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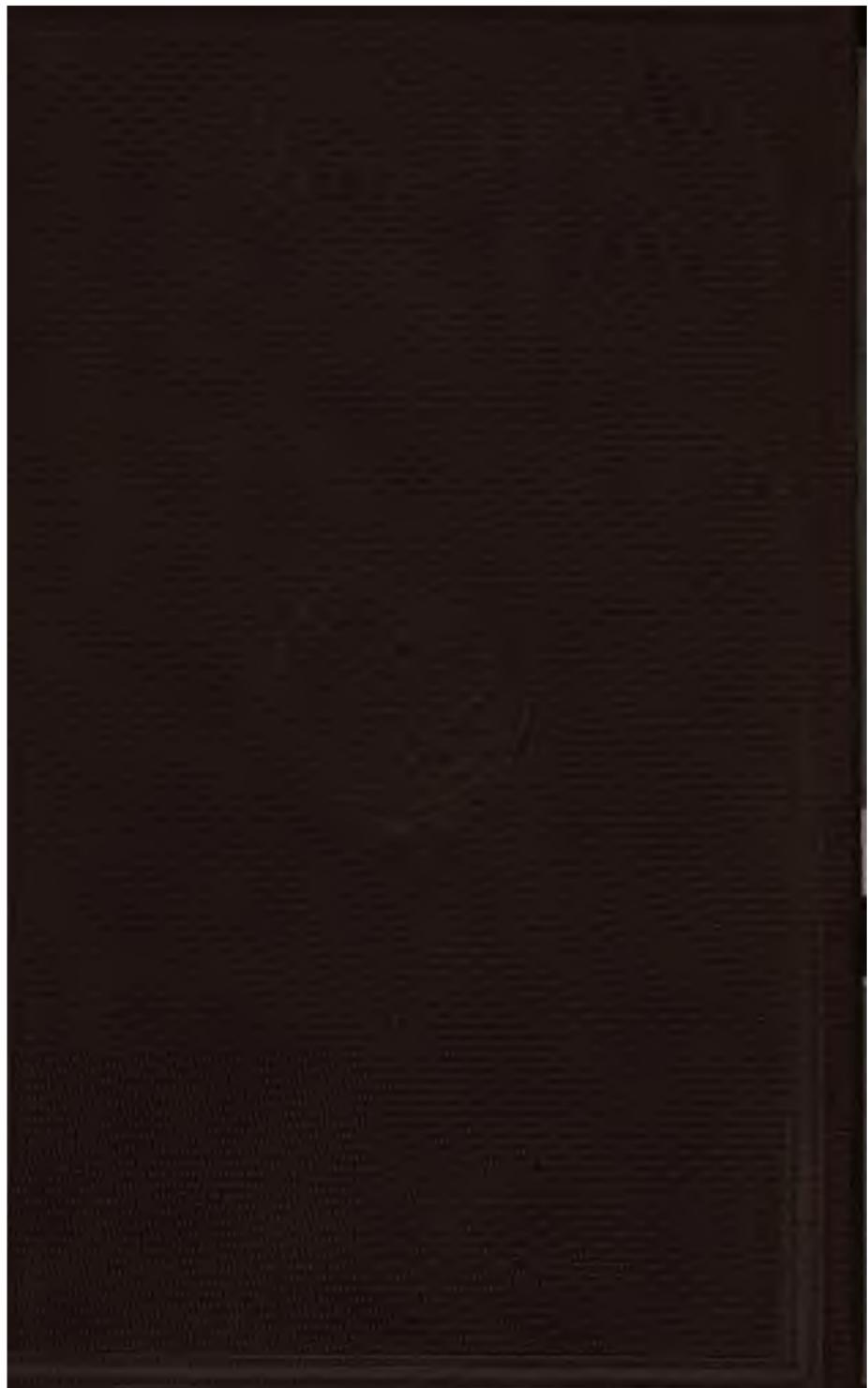
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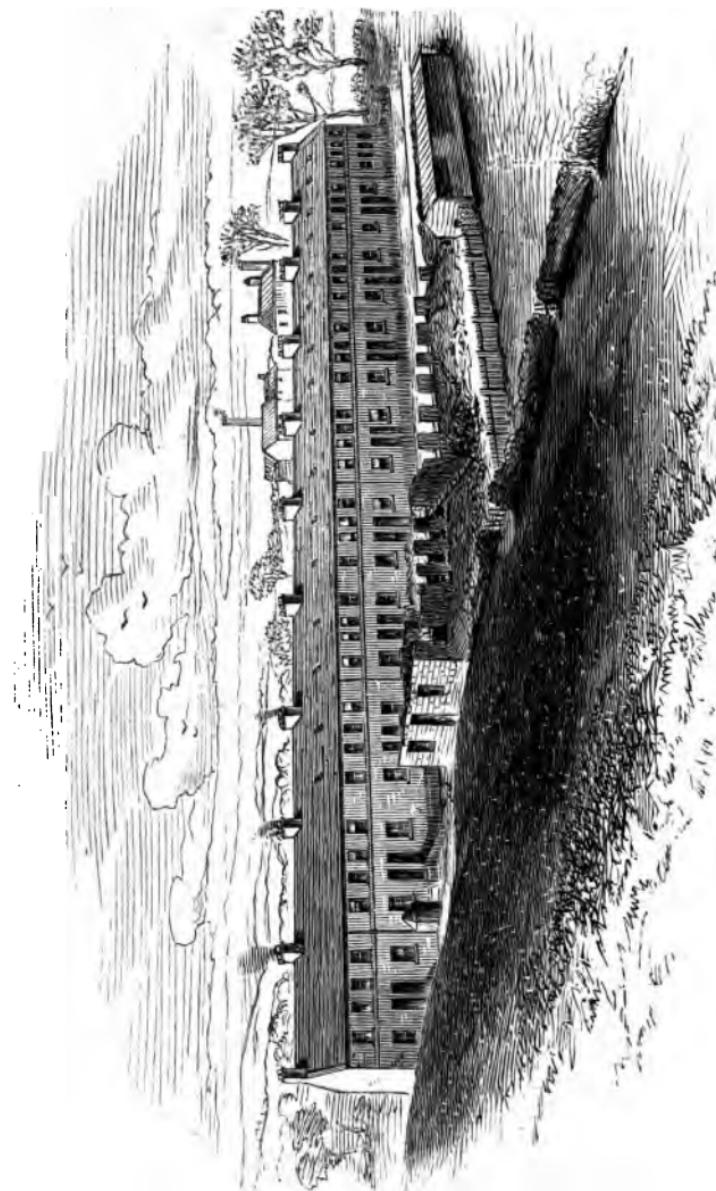
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REID TERRACE AND THE BEGINNING OF HUGH MILLER PLACE.

Being Workmen's Houses erected at Stockbridge by the Edinburgh Co-operative Building Company (Limited).  
*From a Photograph by Mr. Ross.*

HAPPY HOMES  
FOR  
WORKING MEN,  
AND HOW TO GET THEM.

BY

JAMES BEGG, D. D.

“Leans o'er its humble gate, and thinks the while,  
Oh ! that for me some home like this would smile.”  
*CAMPBELL's Pleasures of Hope.*

“Alas !  
Nor wife, nor children, more shall he behold,  
Nor friends, nor sacred home.”

THOMSON.

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## P R E F A C E.

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A PERIOD of enforced leisure occurring amidst a somewhat busy life, in the holy providence of God,—an improved tone of public opinion on the subject referred to, with some very favourable circumstances in the present state of Edinburgh,—a wish to reply comprehensively to questions which the author is often called upon by letter to answer in detail, and which he can only answer imperfectly,—and, above all, a strong desire to promote a cause with which he believes all the best interests of the people and of the country to be inseparably bound up,—will probably sufficiently account for the appearance of the present volume. The noble breadth of the commentary of our wise ancestors on the Decalogue,—the universal and perpetual standard of moral obligation,—cannot fail to command our admiration : “The sixth commandment requireth all lawful endeavours to preserve our own life and the life of others ;” “The eighth commandment requireth the lawful procuring and furthering the wealth and outward estate of ourselves and others ;” thus placing, in effect, our obligation to promote sanitary and social reform on the strongest foundation on which they can rest, *viz.*, the direct commandment of God.

The object of the present work is strictly practical. The existence of an enormous evil, destructive alike to comfort, health, life, and morality, is assumed,—a great social gangrene, eating out the very vitals of society. A whole galaxy of men have been exposing and demonstrating this for twenty years in Edinburgh, including, amongst

others, Dr Guthrie, Dr Bell, Dr Foulis, and Dr Wood,\* and, more recently, Dr Cowan, Mr Thomas Knox, and, above all, Dr Littlejohn. Others have done a like valuable service elsewhere ; whilst the appalling magnitude of this national mischief, as a whole, has been laid bare by the census of 1861. The only real question which now remains is, How is this great evil to be remedied ? To answer this question is the object of the present volume.

In doing so, two things are kept steadily in view. A general principle is assumed and maintained, and, at the same time, practical solutions of the questions at issue are given. The general principle is, that the family system, like the Sabbath law, being an institution of Paradise, is essentially connected with the permanent wellbeing of man. No mere extension of barrack accommodation will therefore cure the evil which exists. Man must not only have a covering, but a HOME. God made men in families ; and it is upon the right maintenance and ordering of these little kingdoms that the peace and social order of all the great kingdoms of the world depends. The idea of Home, with all its delightful associations, its concentrated power and far-reaching influences, is as certainly of Divine origin as the existence of man himself. The experience of all ages proves, moreover, that to destroy this is to dissolve society ; whilst to have this home duly established, and our own, and therefore to have an absolute control over it,—to have its arrangements adapted alike to physical comfort and Christian progress,—is an essential condition of individual happiness, Christian security, and national wellbeing, as well as a hopeful precursor of eternal joy.

Taking this as our starting point, the first step necessary is to bring suitable houses into existence in sufficient numbers ; and how this may be effectually and profitably

\* In addition to a number of letters and speeches, upwards of twenty years ago, the author published a pamphlet on the subject in 1849, entitled, "Pauperism and the Poor Laws ; or, our sinking population and rapidly increasing burdens considered."

accomplished is first explained. The details necessary to be attended to in forming Joint-Stock Co-operative Building Societies, under the Limited Liability Act, are also given in a series of facts and in a carefully prepared deed ; to which is added, a “ form of contract of sale and purchase.”

The second and equally important step in the process, but making that process complete, is the acquiring of such houses on the principle of periodical payments, terminating in a limited number of years, and leaving the owner in absolute possession of his own house. This process is now pretty generally understood, and full information may be obtained in regard to it from any of the Property Investment Companies. A lecture is given, delivered by the author in 1851, fifteen years ago, when the subject was very little understood, but containing what will probably be considered a pretty full exposition of the practical advantages of the system.

This lecture points out also the much wider application of which the principle of the Property Investment Companies is yet capable. From the peculiarities of our Reformation, the land of Scotland is probably held by fewer hands than that of any country in Europe ; and this is always a source of mismanagement and danger. The *unpropertied* are generally the *uneasy*, and, in times of trouble, always the “ dangerous classes ;” and as the people of Scotland are increasing in wealth, it is of great importance that this wealth should be allowed to find its natural vent in the acquisition and improvement of land and houses. The great multiplication of these small owners, instead of interfering with the just rights of the larger ones, would form an impregnable buttress around their estates, and, in the language of Dr Chalmers, go far to “ sweeten the whole breath of our society.” This was most pleasingly illustrated in England during the recent time of trial. The £10,000,000 to £20,000,000 lately invested in freeholds and other property by the working

classes there constituted to a large extent the very stability of the country during the cotton famine. Lord Stanley manifested his good sense and sagacity quite as much as his right feeling, when he lately expressed a wish that every working man had a house of his own. This is the strongest foundation on which patriotism can rest, and it may well be called “the cheap defence of nations.”

Finally, an excellent essay is given by an Edinburgh working man, which obtained the first prize of £5, in a competition in which *thirteen* engaged, and which contains a general and intelligent view of the whole subject from a working man’s own point of view.

The book, as a whole, may therefore, it is hoped, by the blessing of God, furnish a kind of manual or hand-book on probably by far the most important social question of the day. It is presented to the working men of Britain, with the author’s most earnest desire for their temporal and spiritual prosperity.

This volume is no doubt confined chiefly to the state of cities and urban districts ; but, if spared, the Author may probably follow it with a companion volume on the evils which exist in the rural districts also, and how to remedy them.

There is no time to be lost in the adoption of remedial measures, if we would avoid the doom which has hitherto overtaken all powerful and prosperous nations. Their almost uniform histories may be written in a few words. They became rich, proud, luxurious, and defiant of God ; a great gulf, ever widening, arose between extreme wealth and abject poverty ; and a storm of judgment closed the scene. If our beloved country would shun the doom, she must seek to profit by the example.

NEWINGTON FREE CHURCH MANSE,  
Edinburgh, Jan. 1, 1866.

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## HAPPY HOMES, &c.

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IT now begins to be pretty generally admitted, that there is the closest connection between the houses and habits of the people, and between both and all other social and sanitary problems. It is somewhat singular that so much time should have elapsed before this discovery was made by any considerable number of our statesmen and reformers, and that even yet this view is so little intelligently held, and is practically so inoperative. Partial remedies for the admitted evils of society have, in turn, been loudly applauded and eagerly tried by benevolent and earnest people, only to prove that, whilst the grand cure for the woes of society is only to be found in the gospel of the grace of God, and in that new heart and right spirit without which man must in any circumstances remain depraved and miserable, the most important physical remedy for the woes of man is a comfortable and wholesome dwelling. Without this, do what you will, national and

social progress are alike impossible. Other well-meant remedies have only a temporary and surface result : they deal only with effects,—often distant effects ; whilst the great causes of our social evils connected with wretched homes remain untouched and uninfluenced. The whole structure of human society is built on the family system, by the wise appointment of God. A comfortable home is the centre of that system. Where that system is maintained in purity and comfort, we may expect general peace and happiness. Where, on the other hand, that system is set aside, and numbers of the people are huddled into miserable habitations of one apartment, social purity and happiness are equally impossible. This one broad fact goes far to explain all the filth and fever of our towns, as well as much of the profligacy of our rural districts ; and until it is boldly grappled with, no real social progress on a national scale can be expected.

We should be most unwilling to undervalue other efforts in their own place, or to speak lightly of the undoubted benevolence in which they originate ; but it is the merest dream to imagine, that without a complete revolution in the houses of our working people, other plans can ever be of much permanent advantage. Ragged schools, for example, for the leading promoters of which I have great respect, and which have done much good, cannot possibly cure the filth with which they deal, and which still abounds in the houses from which the children are taken. This process of remedy consists not in going to

the fountainhead, but simply in taking buckets of putrid water, if we may so speak, from the filthy stream, and attempting to filter it ;—a very important attempt, no doubt, in its own place ; but even if the attempt is successful, it leaves the great and growing stream of degradation as turbid and filthy as before. In my old parish of Liberton there is a well which was supposed to be miraculous in the days of Popery, and no doubt then, like the shrines of Ephesus, was the source of much “gain to the craftsmen.” It was afterwards filled up by the soldiers of Cromwell, but has since been opened. Its peculiarity consists in the floating of a pitchy substance upon its surface, supposed to be useful in skin complaints. But the alleged miracle consisted in this, that as often as this floating pitch was skimmed off, a new coating very quickly appeared ; the explanation being, that a bituminous substance existed, and still exists, below, by which the deficiency is continually supplied. So it is with the unwholesome state of society, and our ragged schools. Let the whole rags of the Cowgate of Edinburgh and the Saltmarket of Glasgow be removed to-day, if you will, by the hand of benevolence, and we shall soon see the miracle of St Catherine’s well repeated. Good as the process is in its own place, a new supply of ragged children, as numerous and tattered as before, will speedily spring up, and all our efforts and outlay will be vain so long as we do not touch the real seat of the evil. The same remarks will apply to the periodi-

cal whitewashing of closes, and all external appliances, however important. So long as our whitewashing is fitful and external, and we, like the Pharisees, leave the interior of the houses, and the habits of the people, full of all uncleanness, this must be regarded as inadequate even as a temporary remedy. The extension of infirmaries also is of no avail whilst the putrid centres of filth and fever remain unaffected. The taking of poor sick children out of their filthy hovels only to plunge them back again when their diseases are cured, is no doubt a very kind and plausible looking proceeding, but is at the same time a most imperfect form of benevolence. To erect magnificent palaces for beggars and criminals at the expense of the whole community, as has been done so extensively over the country, at vast expense, of late years, so that the improvident and ill-behaved are actually far better housed and cared for than decent working men, is not only useless, but is a folly and infatuation so gross as to indicate a nation in a state of dotage. To imagine that mere admonitions to temperance,—that half-holidays and short hours, however good, and forms of recreation, some of them of a very questionable kind, some of them beyond question bad,—will charm the evil spirit out of human nature, is a sad delusion. You must not expect to compound for one moral evil by the introduction of others; you must not suppose that Satan will ever cast out Satan, or that any permanent temperance is possible, otherwise than as

the fruit of principle, especially where men are drawn towards the public-house by the shining comforts of a sanded floor and a blazing fire *before*, and impelled by the wretchedness of an uncomfortable house *behind*. This, however, is no disparagement to wise efforts to promote temperance and other good and benevolent measures in their own place ; and it is certain, that from the ranks of those who are most prominent in these the most zealous friends of house-improvement have been drawn. But to halt at anything short of a man's house is to heal the hurt of society slightly. We hold it to be a clear dictate of reason and experience, that a nation's social state is proved, and that men's moral and social condition may be more certainly determined, by an examination of the dwellings of the masses of the people, than by any other external test. Dealing with this, you deal with something vital and primary,—something that has a more direct bearing upon the man as a social and moral being, than all other physical causes put together. In a word, here the real pulse of society may be found. The reconstruction of the family system on Christian principles, and in a state of physical comfort, next to the operations of the Christian Church, is the true and only solution of our social problems ; whilst so long as this is neglected, and matters are so arranged, that the young are contaminated, and breathe the air of vice, from their very cradle,—so long as ordinary decency and health are physically impossible,—all other efforts

to cure the social woes of society, however laudable, and however complicated and expensive, begin at the wrong end, and consist of "sowing the wind and reaping the whirlwind."

The attention of the author was directed to this subject more than twenty-five years ago, both by a personal inspection of the most degraded districts of Glasgow and Edinburgh, and by his observations as a minister of a country parish. From that period till the present he has never ceased in every competent way to call attention to its importance. At the first period referred to, the matter excited little or no interest in the general community; and even when it did afterwards begin to engage attention, schemes of remedy were suggested which were totally inadequate to meet the case, and which, although pioneering the introduction of sounder principles, have now been in effect abandoned. To any one intelligently contemplating the vastness of the evil to be dealt with, it was evident from the first that you could no more reconstruct the larger portions of great cities, and provide houses for hundreds of thousands of people, by mere speculation or benevolence, than you could feed or clothe the mass of the people by similar means. The mischief had become so great, that, in addition to other difficulties, the most vigorous efforts of the whole people themselves, backed by the energetic action of local magistrates, and even of the general Government, in the way of removing obstacles, could alone be expected to grap-

ple successfully with a problem so vast, and yet so momentous. Even yet, the true amount of the evil, and the only proper remedy, have not been realized; but we have been privileged to see the dawn of a brighter day; and in the history which I am about to give of the operations and success of the Co-operative Building Society of Edinburgh we see a demonstration that the whole problem, great as it is, may, by the Divine blessing, be entirely solved by the resources and power of the people themselves, if only properly combined; whilst it can be solved in no other way.

This view was maintained by the author from the first, in letters and by lectures, and otherwise, before the various benevolent enterprises of house-building which afterwards adorned our city, and indicated so good a spirit, came into being. The first practical efforts to erect better dwellings for the working classes were made in 1851. At that time the notion that working men could build houses for themselves was generally discredited. The following extract from Dr Blaikie's excellent work develops this view:—"When public attention began to be directed, some fifteen or twenty years ago, to the miserable condition of the dwellings of the people, the first and most natural impression was, that the upper classes, being possessed of ample capital, should, partly as a matter of charity, and partly as a matter of business, provide the necessary dwelling-houses for the working classes. Several schemes have been started

on this footing, which have proved successful enough in one way, but unsuccessful in another. They have shown what sort of erections houses for the working classes ought to be, and they have given to the working classes themselves a sample of the higher comfort which such houses afford ; but they have been unsuccessful in overtaking in full the existing destitution, and unsuccessful also in inducing other capitalists to provide, at practicable rents, houses adapted to the class in view. *Of late years, accordingly*, it has been deeply impressed on the friends of this movement, that if ever it is to be carried to a successful conclusion, the working classes must embark in it themselves."\* The author, however, had not only distinctly foretold this result, but had explained why neither the efforts of benevolence nor the speculations of capitalists would ever remedy, to any appreciable extent, the immense evil with which benevolent people had at length begun to grapple. The Pilrig Buildings, planned by my friend Mr Wilson, supplied an excellent model for cheap self-contained houses for the working classes ; the buildings of Mr Cranston at Holyrood, with their bye-laws to curb or expel bad tenants, their washing-house, infirmary, and library, afforded an excellent illustration of what well-applied capital could accomplish ; and since that period much intelligence has been diffused on the subject ; but the simple

\* Better Days for Working People. By the Rev. W. G. Blaikie. Pp. 166-7. London : Strahan & Co.

truth remains with which the author started at a time when it was generally reckoned utopian,—viz., that if the working people of this country are ever, as a body, to receive better houses, they must build them themselves. They have immense resources, if they would only economise, combine, and apply them. The notion of treating working men as a kind of grown children, for whom everything must be provided, is repugnant to their own better feelings, and ought to be discarded. The very struggle to rise in the world by the acquisition of property, in which the working men are thus called to engage, is a thoroughly wholesome one; whilst the contemplated result is the most truly conservative which it is possible to imagine. The notion that men gathered together in cities must necessarily remain as degraded as we now find them ought to be scouted. The very union of capital and intelligence, implied in the existence of a city, ought to lead to the precisely opposite result. In a word, the problem is thoroughly solvable, but only in one way.

It so happens that one of a series of lectures which the author had been delivering on the subject was published during that same year, 1851, on which the first new buildings were erected. It is now reprinted,\* in proof of what has just been stated, and as being applicable as ever, and as illustrative of the only way in which our social problems, beginning with the problem of better houses

\* See Lecture herewith reprinted.

for the working classes, can be solved. Whilst respectfully commanding the whole lecture to the perusal of my readers, the following sentences will illustrate its main scope, in opposition to the theories then maintained but now rejected :—" In the last lecture which I gave, I entered a little into the question, how far the wretched hovels into which numbers of our people in large cities are crowded are likely to be exchanged for better ones, at the expense of mere capitalists on the one hand, or of mere benevolent persons on the other. A certain number of benevolent persons you may expect to find in every district, and it is well that it is so ; and a certain number of capitalists you may find who are willing to invest their money in houses for the general community,—houses to be let out at a reasonable rent. But you will find that these benevolent persons will soon tire of such efforts, because the means at their disposal will soon be exhausted. And in reference to capitalists, there are many disadvantages in connection with their holding houses as property, especially houses for the great mass of the labouring classes; because it is quite notorious, that when these houses are not the property of the men who occupy them, there is such tear and wear, such trouble in the management of them, and such difficulty in collecting the rents from them, that they are found to be a very inconvenient kind of property when held in great masses, even by those who are willing and able to expend *money*. And since it is a vast multitude of per-

sons who require accommodation, it will be found that accommodation will not be provided in sufficient amount, or of sufficient quality, until the mass of the people take up the matter for themselves,—until tradesmen take it into their own hands, and endeavour to build or buy their own houses, and have them as their own property.” This was in 1851. The lecture proceeds to expound the practicability of this; and contains, at the close, a prospectus of a Social Science Association, projected during the previous year, long before that of Lord Brougham was thought of. Time passed away, and “wise” men shook their heads at all this as visionary. To prove, however, its perfect practicability, the author, with a few friends, invited Mr James Taylor from Birmingham to visit Scotland, who, in company with himself, visited nearly all our large towns, for the purpose of stating and explaining, at large public meetings, that the operatives of Birmingham had actually solved the great problem in question in the very way suggested, *viz.*, by clubbing their savings, buying up the land round the whole town, and building a vast number of beautiful and comfortable cottages, now their own property, with money chiefly saved from the public-house.

These meetings took place from 1855 to 1858, during which Mr Taylor twice visited Scotland. Public meetings were held in Edinburgh, Glasgow, Dumfries, Aberdeen, Dalkeith, Leith, Portobello, Musselburgh, Govan, Johnstone, Perth, Dundee,

Tillicoultry, Rhynie, Peterhead, Elgin, Forres, Nairn, Hawick, Jedburgh, Galashiels, Selkirk, Banchory, Kirriemuir, Forfar, Dingwall. The movement was powerfully supported by Duncan M'Laren, Esq., now M.P. for Edinburgh, and others, and wisely managed by Mr William Lindsay of Aberdeen, the secretary. No doubt it was the means of diffusing much sound information upon the question, although the fruit, as usual, did not at once appear. Another movement was not without result. A Committee of the General Assembly of the Free Church was appointed on the subject in 1858, the author being made Convener; and since then five Reports have been made, containing much information on the subject. The census of 1861, also, in which, after an earnest struggle,\* a column was inserted indicating the number of rooms in each house in Scotland, threw a flood of light on the sad state of Scotland in regard to house accommodation; whilst a visit paid to Birmingham, by William Chambers, Esq., the present Lord Provost of Edinburgh, and the interesting account which he subsequently gave of the self-reliant efforts of the English workmen, tended much to

\* A number of social reformers worked hard to secure this important object. Unfortunately, it was only secured for Scotland, Sir George Cornwall Lewis refusing to have it for the three kingdoms; and a great mass of the information remains buried in the Register Office. The substance of the information in regard to Scotland will be found in the Appendix; and it is hoped that much more full information will be obtained in the census for 1871. See Appendix, No. I.

the promotion of the great object in view. The Scotch, however, are proverbially slow to move, although, when they do move, they generally act with caution and vigour. We are now in a fair way to exhibit a complete solution of the great problem, as we shall hereafter prove, although our theoretical difficulties are not yet wholly overcome. It is astonishing still how manifold and inveterate are the prejudices with which we have to contend in this very plain matter. Not only have intelligent men been slow to learn *by whom* the new houses must be built, if they are to be built in sufficient numbers at all, but *where we must begin* if we would work successfully. A very natural idea, no doubt, is, that new streets should be driven *at once* through the dense centres of our cities, as a means of curing the evil. If our excellent friends would reflect for a moment, they must see that, until new houses are provided for the people, the making of such streets would in the first place only augment the existing evil. For what is to become of the wretched inhabitants thus dislodged in the meantime ? They cannot be turned into the street ; and the effect of ploughing through their wretched dwellings, and thus setting them adrift, *in the first instance*, is only to make them crowd more fearfully the miserable houses which remain, and thus make them more pestilential. The effect, in short, will be precisely that produced by the operations of railways in forcing their way through the denser portions of cities,—

a mischievous effect, the full magnitude of which has never been sufficiently expounded or denounced. Edinburgh has felt it keenly, and for many years ; and Glasgow and Aberdeen will discover by and by how bad it is. The following extract from the "Building News" seems to intimate that the evil referred to is already commencing in Glasgow upon a gigantic scale :—“We learn that 24,480 persons will be turned out of their homes should the Glasgow Improvements Bill be passed. This number does not include a goodly population who will be removed by the proposed alterations of the twelve streets to be widened. No provision is to be made for the unhoused.”

What is to become of these poor creatures whilst the improvements are being executed ? No satisfactory answer, as every one may see, can be given to this question. Whilst we say this, however, it is not that we object to the *plan* itself, but to the *time*. All the dense centres of our large towns must *ultimately* be cleared out ; but humanity, as well as common sense, demand that before tearing down existing buildings, amidst such a scanty supply of them, the operation of providing new houses for the people should be pressed forward, until the dense crowd in the centre of our cities is slackened by a natural process. Then the old property in which many of the people at present live could not only be safely and beneficially removed by the making of new streets, but the extortioners by whom it is sometimes held at present would be forced to

take from the general community—for this sum must no doubt be raised by assessment—a price for them more in accordance with their actual value. The great matter *at present*—and, curiously, it is one scarcely noticed at all by our public authorities, and by some of our sanitary reformers—is to remove every obstacle in the way of the spontaneous house-building of the working classes, and to give the utmost moral encouragement to every working man to embark in and persevere in the noble aim not only to become his own landlord, but to secure a thoroughly comfortable and commodious house for himself and family.

The following sketch of the origin and operations of the Edinburgh Co-operative Building Society (Limited), chiefly taken in brief from their minutes, will be read with interest by all who are intelligently interested in the wellbeing of Scotland. It is eminently creditable to the good sense and intelligence of the working men of Edinburgh; but although it contains a lesson to all Scotland, and the elements of a complete solution of our greatest social problem, it is curious that it has not only attracted little notice on the part of public men, but been regarded with coldness by some who affect to be earnest sanitary reformers. We regard it as by far the most important movement in our day on the part of the working classes of Scotland.

Before proceeding with our narrative, however, it may be well to notice that two causes accelerated

the Edinburgh movement. The falling of one of the large tenements in the High Street on a fatal and sad Sabbath morning spread consternation and alarm amongst the whole community. It led to the usual amount of meeting and talking amongst the more comfortable classes, and even to the erection of some new buildings by them; but it struck a chord in the hearts of the working classes, convincing many of them that their lives were no longer safe in such wretched and rickety tenements as they were forced to occupy, and that something of an effectual kind must be done. Coupled with this, the idea of co-operation—a thoroughly sound and practical one—took strong hold of the working classes; and some difference of opinion arising in regard to the hours of labour between the masters and masons of the city, it was suggested that a joint-stock limited liability company might be attempted, for the purpose of building houses, and thus supplying what had long been felt to be a most urgent want.

In order to this, it was seen at once that two processes were necessary; first, the creation of capital with which to erect houses for sale, and next, purchasers ready to buy such houses, and gradually to redeem them by means of investment companies, according to a plan well understood and sufficiently explained in the lecture annexed. The second process had long been in full and successful operation; but, inasmuch as few new houses *had been* brought into the market, a competitio

had arisen for those which already existed, by which the price had been forced up, whilst the real wants of an increasing community were un-supplied. The great want, therefore, was of a building society to supply abundance of good houses at a reasonable price. Such a society, by means of one capital continually turned over, could easily supply an indefinite number of houses. Take, for example, the proposed capital of £10,000. It is quite evident that this amount, if obtained and applied to the erection of houses, would at once be got back with a profit as soon as the houses were sold, and could again and again, without end, be devoted to the same object, and with the same result. In this way, one such sum of £10,000 could, in course of time, reconstruct a city, not only without loss, but with continual profit. This was fully expounded many years previously to somewhat incredulous audiences ; but in the following history of the Edinburgh Co-operative Company (Limited), it will be found fully proved and illustrated :—

MASONS' HALL, LYON'S CLOSE,  
215, High Street, April 17, 1861.

At a general meeting of masons, it was unanimously agreed to form themselves into a Building Company, under the Limited Liability Company's Act, when the following directors were appointed, viz., David Rintoul, *Chairman*; John Ogilvie, *Treasurer*; William Mill, *Secretary*; James Colville, *Manager*; James Collins, Thomas Morgan,

James Earshman, John W. Syme, David Lockerby, George Weddell, John Duncan, Robert Kerr, David Hardie, George Herbert, John Baird, George M'Kenzie, with power to add to their number.

Arrangements were made for having the Company enrolled, with laws, &c.; and the directors were appointed to meet on the Tuesdays and Saturdays, to give out shares.

Next meeting was held on the 20th of April, and 114 shares given out.

At next meeting 42 shares were given out, and it was resolved to put the money into the Union Bank in names of three of the directors.

On April 26th, a draft of laws was submitted, and referred to Messrs Paterson & Dymock, writers to the signet, to be revised.

The following facts are given without precise dates:—

• The capital was fixed at £10,000, in shares of £1 each.

A building-yard was taken in Torphichen Street, at a rent of £8 10s. a year, and a half-year's rent paid in advance.

An office was erected there, and building materials procured. It was resolved that the office should be open every day except Friday for the giving out of shares. A general meeting was to be held regularly on Friday, for business. Sometimes it appears that the shares given out were very few: ten shares, eight, two, often only one, *and yet the brave men persevered gallantly.*

An entry characteristic of Scotch caution is made:—"Many persons had been inquiring about shares, but they wished to see the laws first." Hence the lawyers had "to be pushed on." But this was found to be very difficult, as they "could not be pushed."

The manager is required to devote his whole time to the business from June 10th; and his wages are fixed at five shillings a week above the current rate of masons' wages.

Much inquiry is now made about ground: a very difficult matter.

Mr M'Laren, advocate, is employed to revise the deed.

June 28.—The deed is now ready, and seven directors are appointed to sign it in name of the Company.

July 9.—Books and seal are ordered to be purchased, and a thousand copies of the rules printed. [These rules are afterwards given in this volume.] Sight of ground is obtained at length, belonging to Mr Haig. The factor, Mr Stein, is very favourable.

Seven copies of the rules are sent (July 19) to the Trades' Delegates; and an apprentice is taken in.

Resolved to minute (July 26) the attendance given by the directors, that the shareholders may know how their power is exercised. They advertise for work as builders, in addition to their special object.

The books are appointed to be audited (August 9) every quarter, and the income and expenditure to be read out every week.

Ground is at length taken (August 23), at £18 an acre of feu-duty.

Grave difficulty is experienced as to clauses in the proposed title, but these are subsequently removed. (September 6).—The feu-contract is read over.

At the first quarterly meeting (September 10) they agreed to give £2 a-year more for the ground, on condition of the feu-duty being taken in smaller amounts, as more convenient.

October 4.—It is reported that all is right, and that they might begin to build. Still there were new difficulties.

Difficulty was found in getting stones, the people at the quarry not understanding this new association. This was overcome, and the foundation-stone resolved to be laid. October 23.—Dr Begg to be asked to lay it.

A secretary was appointed, to attend on the Monday and Friday evenings.

The following is an outline—evidently the merest outline—of the proceedings at the laying of the foundation-stone of Reid Terrace, taken from the “Witness” newspaper of 26th October 1861 :—

“ The foundation-stone of the first building to be erected by the Co-operative Building Society was laid on Wednesday afternoon (October 23, 1861),

at four o'clock, by the Rev. Dr Begg, in presence of a large assemblage. The ceremony took place on a part of the Canonmills feus,—Water Lane,—which has been obtained by the Society for the purpose of building upon. The portion secured at present is above an acre in extent; and the first erection is to be a two-storey building, containing eight dwelling-houses.

“Dr Begg having performed the usual ceremonies connected with the laying of the stone, offered up prayer, and then addressed the assemblage on the advantages of such undertakings as they had met to inaugurate. He said he could have wished that his Royal Highness Prince Albert had terminated the other proceedings of the day\* by laying this foundation-stone. (Hear, hear.) And he was quite sure that, though this stone was the last in being laid, yet, so far from being least, it was in reality by far the most important of the three. (Cheers.) He had no doubt that what had now taken place would in after ages be recorded as an important era in the history of Edinburgh. There were two great principles on which he understood that this Association was founded, and the first of these was the important vital principle of co-operation. Working men, it was true, were not so strong in purse individually as men who had independent fortunes; but if they clubbed their resources together,

\* The laying of the foundation-stones of the New Post-office and Industrial Museum.

they would prove to be the strongest class in the community, not only physically, but financially. (Cheers.) As the floating capital of the country passed through the hands of the working men, he thought they might make some of it adhere to their fingers, instead of letting it slip past. In England, the working men were in the habit of buying up large properties. They had also erected corn and other mills, and had established extensive stores for groceries ; and all these had succeeded most admirably. In Birmingham alone the people had bought twenty-six estates ; and most of the estates in the locality brought into the market were being bought up by the associations of working men. One of the most interesting evenings he ever spent was spent among the working men of Birmingham, when they divided an estate which had cost them £20,000. The working men of Leeds had established a grinding mill, which ground all the grain raised on 7000 acres of land, had abolished the practice of adulterating flour, and they had established a large store at which to purchase their groceries. Co-operation was the first principle, as he understood, upon which this Association was founded ; and he believed that it was only by such co-operation that the working classes in this country could elevate themselves ; and if they did not elevate themselves, he took it upon him to say that no others would ever elevate them. (Hear, hear.) But, then, there was a second principle on which he understood this Association was founded,

and that was, that their capital was not to be a fixed, but a floating capital ; that, instead of building a number of houses and renting them, which would lock up their capital, they intended to build and sell *ad infinitum*. They would give these houses for a fair price, and, of course, they would give their own members the first choice. To make working men their own landlords was a paramount object in view.

"The reverend gentleman was followed by Mr George Lorimer, builder ; and, after a vote of thanks to Dr Begg, the proceedings terminated."

The houses (November 8) are reported to be scaffold high, and to need wood. (November 15).—A deputation is appointed to purchase wood. Some difficulty is experienced ; but it was resolved to do the joiner work as well as the mason work themselves, and the difficulties are at length overcome.

A public meeting was held in Brighton Street Chapel to awaken interest. This meeting was a very numerous and enthusiastic one. It was presided over by William Chambers, Esq. of Glenormiston, our present Lord Provost ; and addressed by the Rev. Drs Nisbet and Begg, the Rev. William Graham, and others. On the 3d of December it is reported that 90 new shares are taken, and on 6th of December that 90 more are taken.

December 13.—97 additional shares are taken, —all proving how effective the public meeting had been.

A safe for the custody of papers is obtained.

December 20.—37 shares more are taken. The number, however, again begins to fall off.

A book is obtained for entering weekly sums.

An office is opened at Leith.

After examining reports (Feb. 21, 1862) it was resolved that the houses shall be sold at £130 each.

It may be explained that the houses are of two storeys each; but, inasmuch as the ground floor enters from one side, and the upper storey from the other, each house is self-contained. Each house has two rooms and a kitchen, with every necessary convenience. They are made of the best materials, and are thoroughly comfortable and substantial. In front of each there is a small garden. The following woodcut represents the buildings when not far advanced; whilst the one in the frontispiece represents the first row of twenty double buildings or forty single houses, as completed.



The Property Investment Companies were willing to advance upon each £125 ; so that if a man had £5 in the Savings' Bank to start with, he could at once become the owner of a house. It was found that the annual outlay to redeem this in fourteen years was about £13, or about £2 a-year more than the annual rent of such houses ; so that for an outlay of £28,—£2 a-year for fourteen years,—a house worth £130 is obtained.

A desire was expressed that garrets should be added to the upper storey. On March 14, 1862, in compliment to one who had been very serviceable,—indeed, had been a mainspring of the whole movement,—it was resolved that the first row should be called Reid Terrace. It was also resolved that the buildings should be insured.

One of the purchasers, March 21st, agreed to advance £100 : other two gave £60 each. It was settled that purchasers should, on buying, deposit £5 as a guarantee.

The upper storeys were found to be most liked, and it was proposed to make them a different price, but this was overruled.

A new office was opened in Lord Cockburn Street, and the rent, £15, lodged in Bank.

It was resolved that jobbing orders not exceeding £15 should be executed by the Manager, but that in all cases where twenty-four hours' notice could be had, communication should be made with a committee to be called a working committee. This committee to consist of five, three to be a quorum,

and to have power to do work to the value of £150. All contracts above this to be laid before the whole committee. The manager to give a weekly report of the beginning and progress of all works.

June 20, 1862.—Profits are allocated to the extent of 12 per cent, Mr Wood, accountant, finding the sum divisible to amount to £53.

A second block of buildings is completed ; and on August 26, 1862, it was reported that a third block was in progress, forming so many sections of Reid Terrace. The foundation-stone of the second row, called Hugh Miller Place, was soon after laid by Dr Begg.

It was resolved that no share should be transferred till the calls were fully paid up.

October 10, 1862.—An offer was received for ground at Leith (Hillhousefield).

January 16, 1863.—They were required now to pay £30 an acre for the ground at Stockbridge, which is higher than the price of ground at Whitehouse or Grange.

February 25, 1863.—A joint-offer of prizes is made for the best essays on co-operation, as applied to the erection of working men's houses. Dr Begg offers two of £5 and £2 respectively, and the society one of £3.\*

\* This led to a spirited competition, thirteen essays being given in. Many of them displayed decided talent and much consideration of the question. The essay which obtained the first prize, by Mr Symington, printer, was especially excellent, and is now printed in this volume.

The foundation-stone of the houses at Leith was laid on the 15th of March, 1863, by Councillor Henderson, in presence of a large audience, the Rev. Mr Graham, Dr Begg, and others, addressing the meeting.

May 15, 1863.—The company now declared a dividend of 10 per cent on the paid-up capital; the remaining portion to be a sinking fund.

Encouraged by this success, the shares again sold readily.

May 22, 1863.—It was reported that sixty-four shares were sold.

July 10, 1863.—The treasurer reported that there is £450 in the Bank.

It was resolved that the houses at Leith should be called Hawthorn Bank.

•The society got a horse and cart.

At the annual meeting, June 8, 1863, the directors made the following gratifying report :—

“ At the last annual meeting, the directors reported that they had finished a block of eight houses at Reid Terrace, Stockbridge, all of which were then sold, and that another block of eight houses was in progress. The directors are happy to be able to state, that the whole five blocks of forty houses are now completed, occupied, and paid for. The directors have further to report, that they have taken up ground at Stockbridge, on which they purpose erecting sixty-five houses. Thirty-three of these they have at present in course of erection, and twenty-eight, they are happy to say, are already sold.

“ They have also to inform the shareholders, that they have feued an acre and a half of ground at North Leith, on which they are erecting forty-four houses,—twenty-two of which are already roofed in, and will be finished as speedily as possible. Of these, nine are sold.

“ The directors have been and are still looking for a suitable piece of ground on the south side of Edinburgh, on which to erect houses of a similar character to those they have already erected ; their experience showing that this class of house is that most likely to be appreciated and meet the public demand. By the following financial statement, the directors propose to pay 10 per cent. on their capital, which may be had by applying at the Company's Office, 46, Cockburn Street.

“ Profit and loss for the year ending May 25, 1863 :

“ Received for houses sold for estimate work and jobbing, £4533 12s. 3½d. ; paid for materials, wages, cartages, &c., £3843 10s. 6½d. ; law expenses and management, £138 8s. 4½d. ; making a total expenditure of £3981 18s. 11½d. ; leaving a profit of £551 13s. 4½d.”

They now become more bold. They offered £70 a-year, afterwards increased to £90, after that to £100, for ground on which to erect workmen's houses, if three years were allowed for building.

We find them also negotiating for a piece of ground to cost £142 16s. 8½d. a-year; and another, of about eight acres, to cost £200 a-year.

At a quarterly meeting, November 25, 1863, they

wisely propose "That the first year's profits be turned into shares, and brought forward to the credit of the respective shareholders to whom said profits are due; and that they be in all respects treated and dealt with as the other shares."

This is carried at a quarterly meeting, February 25, 1864, and confirmed at the public meeting of shareholders, May 4, 1864.

They readily now take shares back *at par* for be-hoof of the Company. The great difficulty is still in obtaining ground. They petition the Governors of George Heriot's Hospital to be allowed to feu some unrestricted and available ground in Leith walk, but meet with a cold reception.

At Leith, they offer £27 an acre for ground, with one year clear of feu-duty; but this proposal is not accepted.

They insure their buildings for £3000.

Great difficulty is now found with titles and lawyers; but this is overcome by making a definite bargain with a lawyer. It may be observed, that in all their difficulties, they received excellent advice from my able friend Duncan M'Laren, Esq. M.P.

March, 1864.—The prizes for the best essays were adjudicated and given.

The following important petition is sent to Parliament, April 18, 1864:—

"The Petition of the Edinburgh Co-operative Building Company (Limited),

"*Humbly sheweth,*

"That there is a great want of suitable houses

for the working classes of Edinburgh, and that from this cause many moral and social evils arise. That this evil has been greatly aggravated by railway and other bills which have passed your Honourable House, authorizing the removal of a great number of workmen's houses, without making at the same time any provision for other accommodation to the people.

"That this Company has been established for the purpose of erecting workmen's houses, and has been very successful in accomplishing this object; but that a great difficulty exists in the way of their obtaining ground in suitable localities on which to erect these houses.

"That the want of ground for workmen's houses is a common evil in most of the increasing towns of Scotland, and constitutes not only a great grievance to the working classes, but an immense obstacle in the way of social and sanitary progress. That one way by which it might be effectually overcome would be the passing of a general Act of Parliament, affording the same facilities for the acquisition of land, under proper conditions, for the erection of the houses of working men which are at present afforded to public companies for railway and other purposes.

"May it therefore please your Honourable House to take the premises into your favourable consideration, and to grant such redress as to your wisdom may seem meet.

"And your petitioners, &c.

"Signed in name, and by authority, of the Edinburgh Co-operative Company (Limited), in public meeting assembled, by

"DAVID RINTOUL, *Chairman.*"

Their transactions now become very large.

A cheque for £1100 is signed.

The annual meeting is held in the Calton Convening Room, June 8, 1864, at which the following report and abstract were read, viz.:—

"The directors, in meeting the shareholders, have great pleasure in being able to congratulate them on the continued success which has attended their building operations, carried on under the auspices of the Company, both at Stockbridge and Leith.

"It will be in the recollection of the shareholders who were present at the last annual meeting, that the directors reported that they had finished 40 houses in Reid Terrace, and had in progress 33 in Hugh Miller Place and 22 in Leith. These are all finished, sold, and occupied; and since that time they have built other 22 in Leith, which are finished, sold, and occupied; and other 32 in Rintoul Place, 15 of which are sold and 8 are occupied, and the remainder are approaching completion. They have also to inform the shareholders that they have feu'd a piece of ground in the Ferry Road, Leith, on which they intend to erect 60 or 70 houses, which they expect to be able to commence next week.

"From the financial statement about to be read, it will be observed that the total income for the

year from all sources amounts to £16,036 5s. 9½d., whilst the total expenditure amounts to £13,985 6s. 7d., leaving a balance in favour of the Company of £2050 19s. 2½d.

“The directors are also highly gratified at being able to state, that during the past year upwards of 2000 shares have been taken up. These have been taken up principally by members who have held shares during former years.”

This report, of course, was cordially adopted.

It was now resolved, “That the directors meet once a fortnight, and be paid 1s. per night. If after eight o'clock, they forfeit 6d. ; and if absent altogether, they forfeit 1s., and be fined 6d.”

They increase the salary of the clerk, &c.

July 16, 1864.—They propose to take the whole of the rest of the field at Stockbridge, and offer £30 an acre for it, if two years clear are allowed to build, in the first place. This is carried out August 31, 1864.

The thirteenth quarterly meeting was held in the Phoenix Hall, Melbourne Place, August 25, 1864. The Chairman read the following report:—

“In laying the thirteenth quarterly report before you, we have much pleasure in stating that our numbers have greatly increased during the quarter, as will be shown by the following statement, —the number of shares disposed of this quarter being 4432, or five times the number that were sold in the corresponding quarter of last year. *The total number now sold amounts to 7840,*

which is a good proof in itself that co-operation is gaining ground amongst the working classes, and we have no doubt that before the end of the year the whole of our capital (£10,000) will be taken up.

“In regard to our building operations, we may state, that the houses in Rintoul Place, Stockbridge, are all but finished.

“In the last quarterly report we stated that we had feued a piece of ground in the Ferry Road, Leith, on which we intend erecting from 60 to 70 houses, 24 of which we have at present in course of erection, which are progressing rapidly, and will be ready for occupation by Whitsunday 1865.”

They report also, as might have been anticipated, that they give good wages to their workmen, and that much thought and care are expended on the undertaking.

The last annual meeting was held in Brighton Street Chapel on the 8th of June last—Mr John Ogilvie presiding. The following report was submitted, and, on the motion of the Chairman, seconded by Mr James Collins, unanimously adopted: “The directors have much pleasure in again meeting the shareholders at the end of this the fourth year of the Company’s existence, and laying their annual report and financial statement before them. The shareholders present at last annual meeting will recollect, that the directors’ report stated that at Rintoul Place, during the year then ended, 32 houses had been built, 15 of which were sold, thus

leaving 17 to sell. Since then they have built other 16 in the same locality, which they have named 'Colville Place,' in compliment to their manager. The sale of these houses during the past year has been slow,—much slower than usual. To assign any reason for this your directors cannot, except the very high rate of discount which prevailed during the past year. The total number of houses sold in this locality is 20. At Leith 24 houses, of a class much superior to any this Company has hitherto built, have been erected, and twelve more of the same class are in progress, and are now ready for the roof. Of the twenty-four finished, four only have been sold, possibly from the cause already indicated. It may be as well to remark regarding these houses, that though finished in time for the 25th May, they were not in a very forward state to enable purchasers, at the time they usually give up their houses, to judge of their superiority, or of the good value they were getting for their money. Now, however, that they are finished, their excellence will soon commend them to the public, and your directors are hopeful of the future. The statement of the funds was as follows:—Receipts—Capital subscribed during the year, £6598 10s. ; received for houses sold, £4294 10s. ; for general jobbing, £37 13s. 6d. ; interest, entry monies, &c., £33 18s. 1d. ; profit and loss balances at 25th May 1865 on unpaid dividends, £39 12s. 8½d. ; capital subscribed in former years, £3401 10s. —total, £14,405 13s. 10½d. Payments—Paid out

on houses sold, £3469 6s. 8½d. ; do. on management accounts, £190 5s. ; debts due to the Company, £1023 14s. 7d. ; cash in Union Bank, £857 2s. 11d. ; do. in treasurer's hands, £67 1s. 1d. ; stock, value of houses and materials on hand, £8798 3s. 7d.—total, £14,405 13s. 10½d. Capital account—The amount subscribed at 25th May 1864, £3401 10s. ; the amount subscribed at 25th May 1865, £6598 10s.—total, £10,000. Average available capital during year ended 25th May 1865, £8385. Amount realized for houses sold, to year ending 25th May 1865, £4366 1s. 7d. ; do. paid out for houses sold, to year ending 25th May 1865, £3469 6s. 8½d. ; expenses of management for year ending 25th May 1865, £190 5s—profit, £706 9s. 10½d., which yields a dividend of 7½ per cent. on the average available capital. Office-bearers were elected for the ensuing term ; and, before the meeting separated, a vote of thanks was awarded to the chairman."

The main reason, we believe, why this report did not indicate so large a profit as before for the past year (although 7½ per cent. is sufficiently ample) was, that the difficulty of obtaining ground in or very near the city had forced the society to build their houses in a less advantageous situation, and partly because some of the houses built were scarcely so well adapted to the object in view as those first erected. But we think we may confidently appeal to all intelligent and impartial men, whether we have not in this history, however brief, the elements by which to solve our greatest

social problem over the entire kingdom. The twofold process we have here in full and successful operation. Houses are built at an ample profit on the one hand, and money is lent on satisfactory terms, and with a sufficient profit also, on the other, with which to redeem them. The affair has nothing to do with mere imperfect schemes of benevolence, but is a solid commercial transaction based on the most unassailable principles. There is no reason why, by extending and continually turning over their capital, or by the establishment of hundreds of similar associations over the entire kingdom, the whole working men of our country might not be provided with comfortable and happy homes, and the miserable dens which at present disgrace all our large cities be entirely swept away. It is a palpable delusion to allege, that as society advances in wealth, and as men are collected together in cities, a large portion of the people must necessarily sink in discomfort. The fact has generally been so, but it is by no means a necessary fact. On the contrary, the combination of wealth and intellect in cities ought to make them the centres of all comfort; and it is the opprobrium of our Christianity, and even of our civilization, that it is not so; and still more, that men have almost ceased to realize the expectation of any such result.

The following is the statistical result of the Edinburgh Co-operative Building Company up to the present time:—

*State showing the Number and Value of the Houses built by the Edinburgh Co-operative Building Company Limited, as at 7th October 1865.*

SITUATION.	NO.	VALUE.	NO.	SOLD. VALUE.	NO.	UNSOLD. VALUE.
<i>Built.</i>						
Reid Terrace,.....	40	4880	40	4880		
Rintoul Place,.....	32	4800	28	4200	4	600
Hugh Miller Place,.....	33	4950	33	4950		
Colville Place,.....	16	2400	14	2100	2	300
Hawthorn Bank,.....	14	11440	14	11440		
Henderson Place,.....	24	6240	5	1300	19	4940
	159	34710	134	28870	25	5840
<i>In Progress.</i>						
Stockbridge,.....	12	1800				
Trafalgar Street, Leith,	28	6410	*5	1345	23	Unfinished.

\* Five sold, though unfinished.

This must be admitted to be a most gratifying result, and it augurs great things for the future. We see here the cloud, small as a man's hand, which we hope may soon expand till it over-spreads the kingdom with its blessed influences. The work is as yet, no doubt, small in Scotland, as compared with the noble achievements of the English workmen; \* but nothing could be more auspicious as a beginning.

It is to be observed, that the whole enterprise has been planned and managed by the working men themselves. The men connected with this association are no doubt admirable specimens of the shrewd and *longheaded* Christian working men of Scotland. Some of them would do honour to any class of society in any land. But men

\* See Appendix, No II.

of this stamp are, blessed be God, still to be found in all parts of Scotland ; and in this way the materials of an enterprise to be crowned with similar success everywhere exist. Let our readers only imagine the immense national benefits which would flow from such a result in every form—in the frugality, forethought, and self-reliance which would thus be promoted amongst the mass of the people—in the removal of obstacles in the way of Christianity—in the drying up of pauperism, the diffusion of comfort, the diminution of dissipation, disease, and crime, which might be expected thence to arise, with this immense additional advantage, that, instead of a continual downward tendency, as at present, every movement in the direction of the self-elevation of the working classes would be an important step in advance. In a word, the slightest intelligent reflection must convince us that the whole community has the deepest interest in the promotion of such schemes as we have endeavoured to describe.

We have no hesitation in saying, that one of the most pleasing moral spectacles in Edinburgh is to be found in the houses of the Co-operative Building Company, and in similar houses, the property of our working men. I have repeatedly shown them to strangers, not only from different parts of Scotland, but of the world ; and the impression has always been one of admiration and delight. Let a man only first spend half an hour amidst the awful closes, and dirty, dingy staircases, of the

High Street or Canongate, where many of the working men of Edinburgh are forced to reside, and then let him go down to Stockbridge, and see the houses which the working men have so nobly erected for themselves. He will be struck at once by the substantial appearance of the buildings, by the trim gardens, the brass plates on many of the doors, and the general aspect of cleanliness and comfort. When he enters—which, of course, he will do very respectfully—he will be greatly pleased with the clean and tidy interior of the dwellings, the carpets, the curtains, sofas, arm-chairs, libraries, family Bibles, and, in a word, every appliance by which a man can make his home comfortable and happy,—above all, with the air of quiet satisfaction with which all these advantages are evidently possessed, as being the actual property of the occupants. What necessity have such men for other enjoyments during their comparatively short hours of leisure, beyond the range of their own families? Here is the true antidote to the public-house! What a struggle will such men make before they dream of applying for poor's-rates! We could give many illustrations of the happy operation of this system, but take only one. Some time ago I entered the house of a most respectable young man in my own congregation, whom I had known from his boyhood, and whose father was a ploughman in Liberton. It contained three good rooms and a kitchen, besides other conveniences, and a very

nice garden. I said, "This is a very good house. What rent do you pay?" "No rent at all," said he, "Sir. I have taken your way of it. The house is my own, and has cost me £200." I greatly commended his energy, and wished him a blessing in connection with his possession. He proceeded to state how happy he was, and that he found all his enjoyment now during his leisure hours in his own house and garden, and in the bosom of his family. Happy man, who had banished Martinmas and Whitsunday, two of the great enemies of working men, from his financial calculations, and who enjoyed a satisfaction in his comfortable and quiet retreat from all the cares and turmoils of the world, to which kings and great men are often strangers! This is one great salve for the woes of society. Let only this system be indefinitely extended, and coupled with active Christian agencies, and we shall see the undoubted and solid beginnings of better days for working people.

At the same time, it is only fair to indicate, that there are still great difficulties in the way of this result. These difficulties may be summed up under three heads:—

I. The comparative want of sympathy with this movement, on the part of some of the higher classes of society in Scotland. This is a great hindrance; and, although the feeling is singularly foolish and unjustifiable, still it undoubtedly exists. Scotland, to be the freest country in Europe in regard to re-

ligion, is nearly as feudal as Russia in the spirit of many of its upper classes. They are afraid of any popular enlightenment or general elevation. This at first took me much by surprise. I well remember the remark of an old landlord to me, when, in my youthful zeal and enthusiasm, I went to ask a subscription for a new school, thinking I should meet with a cordial welcome:—"Na, na," said he; "I'll gie naething for schools. The folk were far better when they kent less."\* This foolish and unchristian spirit is no doubt dying out, and must ultimately perish before the advancing tide of truth and liberty; but, nevertheless, it has still a strong hold on many of our higher classes. Hence the present movement has met with little encouragement. Contrast, for example, England with Scotland, in regard to this. In Birmingham, both the members of Parliament, the mayors for many years, and all the public authorities, with nearly all the ministers of the gospel, have been strong, ostensible, and active supporters of the house-building movement. Some time ago, I was asked to inspect some admirable new houses, built by working men for themselves, in connection with an extending district in England. When the meeting took place, not only did a deputation

\* Can the remains of this feeling have anything to do with the miserable trifling which has occurred in connection with the question of National Education in Scotland, —a matter which most deeply concerns the moral, social, and sanitary prospects of the country?

of intelligent working men appear to point out their noble achievement, but the lord of the manor came, and the master of the works, to point out also to me the great social and moral advantages which had resulted from the scheme. This was delightful. Turn to Scotland, and it will be found that, whilst the attempt was formerly made to frown down all connection of ministers with it, very few public men have given the least encouragement to the movement, or even recognised its importance. Matters, no doubt, of late have considerably improved. It is, in particular, a cause of the greatest thankfulness that we have now in Edinburgh, in positions of the greatest influence, two men of commanding ability, and fully alive to all the bearings of the question,—men who have manifested the deepest interest in it,—viz., Duncan McLaren, Esq., our new member of Parliament for the city; and William Chambers, Esq., our new Lord Provost. The greatest benefits to this all-important movement may be expected to result from these appointments; whilst a more intelligent spirit on the subject may now also be expected to spread in other influential quarters.

It is interesting to find that one of the very first acts of Lord Provost Chambers has been to break down the barriers which unjustly shut the working men out from the unrestricted Heriot's grounds, and to lay a portion of these open for feuing at the fair market price. We hope that

something will be done also to render available the grounds that are cumbered by restrictions.

Another great impulse has been given of late to enlightened public opinion on this great subject, by the appointment of an officer of health to the city. Both in Glasgow and Edinburgh, the appointments, moreover, to this important office have been made most judiciously. Dr Gairdner is well known ; and Dr Littlejohn, ever since his appointment as " Medical officer of health for the city of Edinburgh," has manifested a very intelligent interest in the whole question. Although we may not perhaps agree with every opinion embodied in his noble work, entitled, " Report on the Sanitary Condition of the City of Edinburgh, with Relative Appendices, &c.," \* it will certainly be admitted by men capable of judging, to be one of the most valuable additions to our literature which has been made in our day, reflecting at once the highest credit on the industry and intelligence of its author,—demonstrating the truth of all previous statements in regard to the fearful neglects and mischiefs arising from our present imperfect social and sanitary arrangements,—and proving what a deep interest all men, especially men of means, have, both on the ground of self-interest, Christian principle, and humanity, in having these evils redressed. How delighted and thankful our higher classes should be to discover now that the masses of the people,

\* Edinburgh : Printed by Colston & Son.

if only encouraged, can, in the main, redress these evils themselves.

It is also a matter of sincere thankfulness, that by the process of self-acting registration introduced by the Lord Advocate in 1855, as applicable to burghs, and afterwards extended to counties, the influence of the people of Scotland on the legislation of the country is likely to be more directly felt. This change was pressed upon the Lord Advocate by some earnest gentlemen in Edinburgh, who represented that men should be as easily found out by Government when privileges were to be enjoyed, as when burdens were to be borne. Previously, the tax-gatherer never failed to find his man, but the man often found the greatest difficulty in securing and retaining his undoubted right to vote. The theory of the new law is, that the voters' list is a duplicate of the tax-gatherer's book ; in other words, that the man who makes up the valuation roll shall also make up the list of £10 and other voters. The effect has been very great and beneficial, as indicated in the great augmentation to the electoral roll, seen by the last general election. Much speculation has existed in London and elsewhere as to the supposed recent change of public opinion in Scotland. We believe that there is no great change of public opinion at all, but simply that public opinion in Scotland is now much more fairly exhibited than formerly, under this new system of self-acting registration, brought for the first time fully into play, and that from this source we are

likely to get much more equitable legislation for the future. This has an important bearing also on the second difficulty to which we have referred.

II. The second obstacle in the way of the progress of this movement is connected with the difficulty and expense of titles in Scotland to heritable property, or, as the English call it, "real estate." This difficulty is equally felt in England, but is being gradually abated. It will never, however, be entirely removed in Britain until two things are done. 1. The feuars in Scotland must be entitled to buy up their feus from their superiors by one payment for all, and to hold their land by a simple freehold tenure, as in England. This would clear the ground of much legal rubbish. 2. The holding and transference of land and houses over the whole kingdom should be made as simple, by a process of registration, as the holding and selling of railway shares, or any other securities or merchandise. Why should it not be so? This is done elsewhere over the world, and even in our own colonies. The lawyers will probably object to this; but even their interests would not suffer. They even might gain by the change, inasmuch as the number of transactions might more than compensate for the diminution of fees, as the experience of other lands seems to prove. Still the paramount interests are those of society at large. Meantime, many lawyers have manifested a true and kindly interest in this movement. They have greatly facilitated the progress of the working men in their house-building move-

ments; and, as the business connected with a building society amounts often to so much as to make it a matter of importance, it is not difficult to find a lawyer in any town, upon getting the entire business, to do the whole cheaply by contract.\* This plan has been successfully adopted both in England and Scotland.

III. The greatest of all the difficulties remains, viz., the difficulty in the acquisition of land upon which the houses may be erected. This has been found to be the greatest of all obstacles in many parts of England, as well as of Scotland; ~~and~~, in some cases the difficulty is absolutely insuperable without the interposition of Parliament. The very universality of the evil, however, now constitutes one of the greatest probabilities of a speedy and effectual cure. Constituted as human nature is, it is perhaps not unnatural for men to argue that they may do as they will with their land; to imagine that they may lawfully demand as exorbitant terms as they please out of the necessities of their neighbours; to dream that, if they refuse to sell land around large cities on any terms whatever, their distant posterity may perhaps get exceedingly fabulous prices. They forget, of course, all Christian principle and true patriotism in this: they forget that the very extension and enterprise of the town whose inhabitants they thus cruelly cramp, and even

\* Take, for example, in connection with the Edinburgh Co-operative Building Society, nearly 200 titles already, at £3 each; and this, of course, is only a beginning.

destroy, has given them all their present prosperity: they forget that all sanitary progress is bound up with the extension of healthy dwellings ; and that, whilst the immense and growing burdens of society spring, to a great extent, from imperfect social arrangements, no class of men are more burdened by these, or have so deep an interest in the moral and social wellbeing of the community, as our landed proprietors. The matter, however, is beyond reasoning, and there are clear principles of legislation which must be brought to bear upon it, and enforced on Parliament by a large combination over the whole kingdom. The supreme rule of legislation ought to be, the framing of all measures to promote the wellbeing of society at large, and that to this object all individual rights, real or imaginary, are subordinate. This principle has been fully acknowledged in the securing of water for the supply of cities, the formation of new streets, the inspection of manufactories, lodging-houses, and emigrant ships, and the whole operations of railways. There is not a shadow of reason why it should not be applied to the acquisition of land on fair terms, for houses in which the people shall live,—the highest and most important use, indeed, to which land can ever be applied. Nothing can be more simple than to frame a general act on such clear and undoubted principles, according to which a certain radius of land—say of more or less than a mile broad—shall be set apart or scheduled off around every large town, and a cor-

responding quantity around every increasing village, which may be freely bought, under proper regulations, as the sites for new houses, under the superintendence of the city authorities. Mere leases will not do, for obvious reasons. The land should be acquirable in perpetuity by the people for houses, just as it may be acquired now by railway companies in perpetuity, and without difficulty, for the formation and maintenance of roads. This clear principle should be asserted and insisted upon, until the important concession is made by Parliament, not as a matter of favour, but of clear and undoubted right, and the highest national policy. Meantime, whereas in Edinburgh, much of the available land is managed by public companies, much may be accomplished, and probably now will be accomplished, by means of a more enlightened public opinion.

The main social and sanitary improvement that is everywhere necessary is to secure the expansion of our crowded towns and cities over a wider surface. The foul and pestilential hearts of them must be torn out; but this can only be done with advantage if a power of expansion by the acquisition of a much wider area of land is first secured. It is not beyond the mark to say, that many of our large towns should be spread over at least twice or thrice their present areas. How to accomplish this and still to retain all civic advantages, is one of our greatest and most important problems. Here, *in addition* to the power of acquiring land, the

railway system, penetrating into cities, and thus increasing the evil in the first instance, may, as has been proved, be made a great means of securing ultimate and extensive relief. Penny trains, as in London, morning and evening, may carry a great number of the people to and from the scenes of their labour or business to the fresh air of the country in a few minutes, where they and their families might live in the enjoyment of comfort and comparative quiet. In this way, for example, Glasgow, with its proposed network of railways penetrating into the very heart of the city, might virtually be made to spread to Shettleston and Kirkintilloch, to Mearns and Paisley, to Duntocher and Milngavie. This would give fresh air, and make perfect sanitary arrangements possible. It would be a great advantage to all parties, the railways included. The same process could also be applied to all our large cities to a greater or less extent,—to Edinburgh, Aberdeen, Dundee, Perth, Arbroath, Greenock, &c. A special clause in the railway acts of Parliament, however, as in London, would be necessary to prevent their Directors from taking unfair advantage; and, unfortunately, as the Scotch are proverbially slow, the opportunity has now been nearly lost.\* An additional difficulty, no doubt, arises where rapidly increasing towns have the sea.

\* The author took the liberty to write to the Glasgow newspapers when the Union Railway was first projected, suggesting the necessity for such a clause; but nothing effective was done. The opportunity may yet be seized, and the importance of this will be seen by and by.

or an arm of the sea, in front, and are shut in by hills from behind. The railway system may still be made to some extent available ; but local expansion becomes extremely difficult, especially if there are few proprietors to deal with. This is the unfortunate case of Greenock and Port-Glasgow, two of the most thriving but also most pestilential towns in the kingdom ; and this from sheer over-crowding. The death-rate in Greenock is very high, although, from its airy situation, it ought otherwise to be extremely healthy. I understand that out of the sixteen medical men of Greenock, *eight*, or one-half, recently died of typhus fever. When at Port Glasgow some time ago, I was told that a large stable had been turned into a barracks, and contained upwards of eighty people, besides a horse. A malignant fever broke out, and it was said that it might cost the parish more for coffins and burial fees than it would have done for better accommodation, although this had been provided at the expense of the public. Such a state of things surely implies a serious responsibility on the part of our public authorities. The difficulty in dealing with these cases, however, is no doubt considerable ; and it has occurred to me that some effectual relief might be obtained in such places by an effort,—of course, in addition to the other plans,—as in Holland, to extend the land seaward. It is high time that the feudal figment were abolished, according to which all land reclaimed from the sea becomes the *property of the Crown*. This has proved an im-

mense obstacle in the way of such reclamation, whilst every man in the community has a deep interest in securing as much additional land in this way as possible. The reclamation of land between Greenock and Port-Glasgow would be very easy. When standing on the shore at Greenock, I saw vessels sailing past loaded, it was said, with soil taken from the dredgings of the Clyde above, and which, I was told, they were about to bury in Loch Long. This seems a fearful waste. Such boat-loads of soil, if deposited between Port-Glasgow and Greenock, would soon form a high platform of hundreds of acres in extent, upon which a working man's town might be erected. The houses could be built first on piles or concrete, and might be made very comfortable. At all events, this would break up the existing monopoly of land, and be a vast improvement on a state of things which it is deeply painful to contemplate.

Other legislation is no doubt necessary for the social and moral elevation of Scotland. The extension of all the franchises of England to the north is only a matter of simple justice, and should be insisted on in connection with any new Reform Bill. In particular, the rating franchise in burghs, the 40s. franchise in counties, the Union Chargeability Act of last Session,\* and the

\* This Act, by spreading the assessment, was intended to prevent landlords from sweeping their old labourers into cities, and pulling down cottages. Why should it not have been extended to Scotland at first? Our own poor law needs other reforms. Why should parish m-

coroner's inquest of England, would be important acquisitions to our civil liberty, as well as great stimulants to industry and frugality, and a powerful means of securing and maintaining the just rights of the Scottish people. Some thorough inspection of our rural districts, with power to suppress wretched hovels called human habitations, but undeserving of the name,—dens which are destructive both to health and morality,—and to order others to be substituted, would be a matter of vast importance. Where the people have no power to act for themselves, and are thus absolutely helpless in their degradation, this would surely be wise and benevolent on the part of a paternal government. This, however, should only be done where all other means of redress are unavailing. The highest function of benevolence, as well as of legislation, ought to be admitted to be simply to "help the people to help themselves." That the people of Scotland have both the means and the disposition to help themselves, cannot be more clearly proved than by the fact, that on the 20th November, 1864, the amount owing to depositors in Scotch Savings Banks was £2,819,201 6s. 2d.; the number of open accounts being 159,319. This implies an immense amount of frugality, and great facilities for securing, by proper intelligence and arrangement, that most stable and

nisters be exempted from poor's rates, whilst they sit at the Board, and administer the money of others? It is not so in England.

desirable of all investments,—a house which a man may call his own.

It may be affirmed with certainty, that whilst all experience proves that nothing but Christian principle will give a steady elevation to the human character, the possessory feeling, within certain limits, is powerful for good, whilst degrading social arrangements are always the ministers of vice. If a man has no prospect of ever rising to respectability and comfort,—if he is forced to associate with the immoral and debased,—if he is a mere outlaw, having given no “hostages to the State,”—having nothing that he can call his own but the clothes which he wears,—having no prospect of securing advancement beyond daily work and daily bread,—it is singularly difficult to find a motive of strength in that man’s breast to which to appeal on the side of order and good conduct. Divine grace is no doubt omnipotent; but such a man is plated in circumstances of peculiar temptation, and, in point of fact, is generally reckless and unprincipled, a leading patron of the dram-shop, and a thorn in the side of the representatives of law. The noblest picture of a working man that probably was ever drawn is that in the “Cottar’s Saturday Night;” and it embraces all the elements of a pleasant home, coupled with the sweet smiles of domestic welcome, and crowned with the noblest manifestations of Christian principle. Just in proportion as our men of influence know that artizans are men of like passions and feelings with them-

selves, and seek by every lawful means to elevate the condition of those by whose energy their own comforts are maintained, may we expect to find a noble "commonalty" rising under the influence of Christian teaching, as "a wall of fire" around the land of our birth.

At the same time, the true objects of this whole movement will be greatly misunderstood if it is supposed to lead to a mere spirit of griping covetousness. To seek an honest independence is a very different thing from cherishing a hard, penurious, worldly spirit. On the contrary, debt is the very rust and canker of society, and one of the greatest obstacles in the way both of happiness and usefulness. "A good man sheweth favour and lendeth," saith the Scripture; but it is immediately added, in the way of explanation, "he will guide his affairs with discretion." "Owe no man anything," says the same unerring Word. It is immediately added, to show that there is one obligation which never ceases, and which the absence of debt alone can enable us to discharge, "but to love one another." In "providing things honest in the sight of all men," it may be admitted, no doubt, that we require to guard continually against the approach of a selfish and mercenary spirit. But the just man alone is entitled to be generous, or to expect on his generosity the blessing of Him who "hateth robbery for burnt-offering." On the other hand, the poet does not exaggerate when he speaks of

"The glorious privilege of being independent."

The great luxury of diffusing blessings and conferring happiness brings us into the closest resemblance to God Himself, the infinite fountain of all good. "There is that scattereth and yet increaseth; there is that withholdeth more than is meet, and yet it tendeth to poverty."

It would be a still greater misinterpretation of our drift and design in this struggle, to suppose that we anticipated any great ultimate result, and especially the regeneration of human society, from the mere multiplication of comfortable dwellings, apart from the fear and grace of God. It is a vast step in advance, no doubt, to secure such dwellings,—probably by far the greatest that can be secured by mere material means; but the multiplication of Bethels,—houses in which the fear and worship of God shall be found,—is what we really want. Standing, one lovely afternoon long ago, with Dr Chalmers, on the top of the Pentland Hills, that great man, as he ranged around the splendid landscape with his dreamy poetical eye and most benign countenance, exclaimed, "Well, Sir, it is a fine thing, after all, to be the owner of the section of a planet!" This is what every working man now secures when he gets a house and garden of his own. But no man knew better than the great Doctor how worthless and evanescent even this must be without reconciliation to God through Jesus Christ, and His constant presence and blessing to hallow our dwelling-places. Our blessed Lord supposes the existence, not only of a home,

but of a house with more apartments than one, and even of a feeling of independence, when He says, "Enter into *thy* closet, and shut thy door;" but He also indicates, at the same time, the true source and security of domestic happiness,—that which will irradiate the workman's dwelling with constant sunshine, blessing him "in his basket and store, in his going out and coming in," dispelling every sorrow, and hallowing every enjoyment. One of our members of Parliament has lately said, with great truth and beauty (Mr Hughes, M.P.), "he himself found the only rest worth anything in worship and family life." The man after God's own heart still more grandly expressed the same idea by the pen of inspiration, many ages ago, when he said,—"The melody of joy and of health is in the dwellings of the righteous."



## APPENDIX, No. I.

STATE OF HOUSE ACCOMMODATION IN  
SCOTLAND.

THE following is the general result of the census of 1861 in regard to house accommodation in Scotland:—

<i>Houses without windows</i>	7,964
Do. of <i>one room</i>	226,723
Do. of <i>two rooms</i>	246,601
Do. of <i>three rooms</i>	75,933
Do. of <i>four rooms</i>	37,186
Do. of <i>five rooms</i>	19,910
Do. of <i>six rooms</i>	15,278
Do. of <i>seven and more rooms</i>	37,191
<hr/>	
Total houses in Scotland	666,786

There are thus in Scotland no fewer than 7964 houses,—if they can be called houses,—*without windows!* and 226,723 houses of only *one apartment*; proving that nearly one million of the people of Scotland,—or *nearly one-third of the entire population*,—*are living in houses*,—places improperly so called,—in which neither the comforts nor decencies of life can be secured, and which are thus totally unfit for human habitations. This one fact, were there no other, affords a sufficient explanation of almost any amount of moral and social evil which

may be found to prevail. Even this, however, does not bring out the full magnitude of the existing mischief as revealed by the census, since 40,703 of these one-roomed houses have each from *six* to *sixteen* human beings residing in them, as will be seen by the following table :—

ONE-ROOMED HOUSES IN SCOTLAND.

					Persons.
18,983	houses	have	.	.	6      in each.
11,770	"	"	.	.	7      "
5,994	"	"	.	.	8      "
2,538	"	"	.	.	9      "
936	"	"	.	.	10     "
295	"	"	.	.	11     "
123	"	"	.	.	12     "
40	"	"	.	.	13     "
11	"	"	.	.	14     "
9	"	"	.	.	15     "
4	"	"	.	.	16     "

In all 40,703.

The details of the whole of this part of the census have unfortunately not been tabulated in regard to the different towns and districts of Scotland, in consequence of the parsimony of the Government, and the indifference of the people ; but they are given in regard to Edinburgh and Glasgow, and are exceedingly important. In Edinburgh, 121 families live in single-roomed houses, each *without a window* ! It farther appears that 13,209 families in Edinburgh, representing at least 50,000 of the inhabitants, live in houses of only one apartment *each*. Here, again, this is not the full amount of

the mischief ; for 1530 of these have from *six* to *fifteen* inhabitants residing in each, as follows :—

## ONE-ROOMED HOUSES IN EDINBURGH.

825	have	.	6	persons in each room.
437	"	.	7	"
173	"	.	8	"
55	"	.	9	"
26	"	.	10	"
8	"	.	11	"
3	"	.	12	"
1	"	.	13	"
1	"	.	14	"
1	"	.	15	"

---

1530.

In Glasgow, 241 of the one-roomed houses have no windows, and 28,269 houses have only one room each, containing a population of at least 100,000 souls. Here, again, the mischief is found still greater when it is closely examined ; for 2212 of these one-roomed houses have each from *seven* to *fifteen* inhabitants in each room, as follows :—

## ONE-ROOMED HOUSES IN GLASGOW.

1253	have	.	7	persons in each room.
596	"	.	8	"
228	"	.	9	"
84	"	.	10	"
30	"	.	11	"
11	"	.	12	"
5	"	.	13	"
3	"	.	14	"
2	"	.	15	"

---

2212.

The dreadful and extensive nature of the evil with which we have to grapple in Scotland is thus beyond all doubt. The only question which really exists is, how to remedy it. Had the same kind of census been made in regard to England and Ireland, we are not sure that the state of matters there would have been found better. We trust that this will be attended to in the approaching census of 1871, and that the whole details will be given to the public. This of itself will be a powerful measure of social and sanitary reform.

APPENDIX, NO. 11.

Position of the Freehold Land and Building Societies, held at 44, Waterloo Street, Birmingham, to 1st June, 1865.

Name.	Date of Formation.	No. of Members from the beginning.	Amount of Shares.	No. of Shares from the beginning.	Amount received.	Amount actually received.	Amount advanced on Mortgages.	No. of Freehold Allotments.	Present No. of Shares.	Present Amount represented.	Amount due on Mortgages.	Balance in favor of Society.
Freehold Land Society	1847	5700	£ 30	19400	582000	207000	£ 124000	3071	2067	62010	1871	£ 28000
Freeholders' Building Society	1849	2206	120	6700	804006	228000	173000	—	2041	244920	1846	£ 57000
Second Freeholders' Building Society	1863	1397	100	4870	487000	145000	98000	—	1981	198100	896	£ 37000
United Freeholders' and Leaseholders' Building Society	1857	1140	100	3190	319000	120000	38500	—	1770	177000	839	£ 39000
Friendly Building Society	1860	730	100	970	97000	32000	29000	—	900	90000	608	£ 20000
Queen's Building Society	1862	3800	10	91000	910000	132000	98000	—	80100	801000	3176	£ 83000
		14973	4 60	126130	3199600	865000	561500	3071	88859	1673030	8336	£ 259000
												£ 238900
												20104

Average amount of shares, £73 2s.

Average amount subscribed for in the earlier years of the Society, £227 per member.

Average amount now being subscribed for, £188 10s. per member.

Average each payment at 6s., there would be £3,460,000 items or sums entered in our subscription books.

Entered in members' pass-books, £3,460,000  
Day and cash books, ledgers, stewards' books, &c. 3,080,000  
10,000,000

Advance on Mortgage, £ 207000

Now due do. - - -

Absolutely Redeemed, - - -

£302,600

JAS. TAYLOR, JR., Hon. Sec

Mean time of existence, Nine years, gives an average of receipts £95,000 per annum.



ARTICLES OF ASSOCIATION  
OF THE  
EDINBURGH CO-OPERATIVE BUILDING CO.  
(LIMITED.)

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THE parties hereto subscribing, considering the great advantages of a well-conducted building business with enlarged capital, have resolved to form themselves, and do hereby form themselves, into an Association or Company for Building purposes, and have agreed upon the following Articles of Association, *videlicet* :—

1<sup>st</sup>. That Table B., annexed to the Joint-Stock Companies Act, 14th July 1856, shall not be deemed to be incorporated with these Articles of Association.

2<sup>d</sup>. That the Company shall be known by the name and designation of “The Edinburgh Co-Operative Building Company, Limited;” and it shall be registered under the Joint-Stock Companies Acts, 1856 and 1857, and shall have a common seal, to be provided by the committee of management after mentioned, and shall commence from and after the twenty-fifth day of May one thousand eight hundred and sixty-one, which, notwithstanding the dates hereof, is hereby declared

to be, and to have been, the time of commencement of this copartnery, and shall continue for the space of fifteen years from the said twenty-fifth day of May one thousand eight hundred and sixty-one,—that is, till the twenty-fifth day of May one thousand eight hundred and seventy-six,—or for such other period as the Company shall determine in manner after specified ; and during the subsistence of the copartnery, the said parties oblige themselves and their respective heirs and successors severally to promote the interests of the Company to the utmost of their power.

3d. That the capital stock of this Company shall be ten thousand pounds sterling, divided into ten thousand shares of one pound each, capable of being increased or enlarged as after provided ; and towards raising the foresaid capital stock of ten thousand pounds sterling, or more, as after provided, the parties respectively bind and oblige themselves, their heirs, executors, and successors whomsoever, to contribute and pay as aftermentioned the several sums of money underwritten, adjected to their respective subscriptions adhibited hereto, or to a printed copy hereof, in terms of the Joint-Stock Companies Acts ; and they shall have right to the profits of said business, and be liable for the losses to the extent of their shares, and shall be bound to relieve each other of all the debts and engagements of the Company in the proportion of their respective interests or shares in the capital stock : That there shall be advanced by the partners twenty-

five *per centum*, or five shillings per share on the said shares, as soon as called for by the committee of management, with interest thereafter till payment ; and the remaining portion of each shall be paid up by the subscribers in three monthly instalments of five shillings each, bearing interest, so that the whole capital due in respect of each share may be called up at the expiry of three months after a demand has been made upon the subscriber thereto for payment of his first instalment ; but it shall be in the power of the committee of management to order, modify, and arrange these calls in such manner as they shall think proper ; provided that the calls, when so made, shall not exceed in amount or in priority of time what they would have been had they been made in manner above specified ; and in case the said first instalment or call of five shillings per share, with interest thereof, shall not be regularly paid by any of the partners within ten days after it is called for by the committee of management, it shall be in the power of the committee of management either to do diligence hereon for the same, and a fifth part more of penalty, in the name and manner after provided, to be added to the general account of profit and loss, or, in the option of the said committee of management, to declare, by letters under the hand of the secretary of the Company, addressed and sent to the said persons failing to pay as aforesaid, that they, the said persons, are no longer partners of this Company, and imme-

diately thereafter, without further intimation, to dispose of the said shares as the said committee of management shall see proper: And in case any of the subsequent calls in farther payment of this stock, or for making up any losses that may be sustained by the Company, shall not be regularly paid by any of the partners at the term or date when the said call shall be made as aforesaid, or at least within ten days thereafter, with interest thereon, the committee of management shall be entitled either to do diligence, or to prosecute for the same, and a fifth part more of penalty, to be added to the general account of profit and loss, or in their option to sell and convey the shares of said partners failing to pay up as aforesaid, and that by public sale in the same manner as is hereinafter provided; and on accounting for, or paying over, the net proceeds of such sale to the partners failing as aforesaid, all farther claims from them or their representatives on the stock or profits of the Company, in any manner of way, are hereby discharged and extinguished, such members so failing ceasing, from the moment of said sale, to be partners of the said Company; and the committee of management shall be entitled, on such sale, to receive and discharge the price, and to assign and convey the said shares to the purchasers; provided that, if it shall not appear to the committee to be expedient to use diligence as aforesaid, and to proceed for immediate forfeiture of the shares, any shareholder in arrear for one month shall be fined

sixpence per share, and threepence per share additional for every succeeding month during which his arrears remain unpaid ; and when such fines amount to the sum paid up by the shareholder, his share or shares shall be *ipso facto* forfeited to the Company : And for one entire year after the Company shall have begun to do business as builders, the committee of management shall be entitled to admit as partners whatever persons shall appear to them eligible, and that at such rate or price of share as they shall judge proper, but not under the rate of one pound per share, with interest from the period at which the first instalment is called up : But after the completion of one year from the time of commencing business, if the subscribed capital shall then amount to ten thousand pounds sterling, they shall be no longer entitled to increase the capital, unless such a measure shall be previously sanctioned by general meetings of the Company, to be called for the purpose by public advertisement in three of the Edinburgh newspapers, as after mentioned, on three months' notice, specially mentioning the purpose of the meeting.

4th. That the business shall consist of building in all its branches, without distinction of mason-work or joiner-work, and that either by contract or on speculation, and, without restriction of the power hereby vested in the Company, to purchase, hold, contract for, erect, and sell every description of house property ; and also to purchase, lease, or rent ground on which to erect such property ; and

generally to transact all business which may relate to, or be in any manner or way connected with, the purchasing, holding, leasing, letting, contracting for, building, or selling and disposing of such property ; and the Company shall be held to have begun to do business as builders in Edinburgh on the twenty-fifth day of May one thousand eight hundred and sixty-one.

5th. That the whole business shall be entrusted to certain partners as a committee of management, which shall consist of not more than twenty directors, being partners of the Company, of whom one shall be chairman or president, two shall be vice-presidents, and the remainder shall be ordinary directors ; and one of the said ordinary directors shall superintend the whole concerns of the Company as manager : That the following persons, who are all building tradesmen residing in Edinburgh, are hereby named directors for the first year,—*videlicet* : David Rintoul, George Weddell, James Collins, David Lockerby, John Duncan, John Ogilvie, Thomas Morgan, Robert Kerr, James Archiman, William Mill, George M'Kenzie, John Wilson Syme, David Hardie, John Baird, and George Herbert ; it being declared that in future the election of the members who are to compose the said committee of management shall proceed as after provided for : That the said committee of management may from time to time, by resolution or minute made in that behalf, divide themselves into divisions and subdivisions : That a division

committee of management shall consist of not less than seven directors, and a subdivision committee of not less than five ; and that the manager shall be a member of all committees, but without being a *sine qua non* : That a quorum of the committee of management shall not be less than nine members ; of a division committee, not less than five members ; and of a subdivision committee, not less than three members : That the whole powers hereby conferred on the committee of management are conferred on the division and subdivision committees of management, and their several and respective quorums indiscriminately, unless where there is an express limitation declared herein, or by the resolution appointing such division or subdivision committee, or other resolution of the principal committee : And at all general meetings of the Company, the person presiding shall have his deliberative vote as a partner of the Company, and, in case of equality, a casting vote besides ; and at all meetings of the committee of management, or of a division committee, the person presiding shall not only have a deliberative, but also, in case of equality, a casting vote : But it is declared, that all matters brought before a subdivision committee, when there is only a quorum present, and when there is difference of opinion, shall be deferred to a future meeting, where there shall be a fuller attendance or unanimity among the members : That at all general meetings of the Company, the president, whom failing, such one of the vice-presidents as

shall be chosen by a majority of the votes of the members present, shall preside; and in the absence of the president and all the vice-presidents, the meeting shall choose their own chairman; and the ordinary and division and subdivision committees shall at all times choose their chairman, the senior member present having in all such cases, besides his proper vote, a casting vote, in case of an equality of votes, in the election of a chairman.

6th. That there shall be at least twelve meetings in the year of the Committee of Management,—*videlicet*, on the first Tuesday of each month: That there shall be as many meetings of the division and subdivision committees as the committee of management shall think proper to appoint, but not fewer than two in the week; and it shall not be in the power of the shareholders to attend the meetings of the committee of management, or division or subdivision committees, or interfere in the ordinary affairs of the Company: And it shall be in the power of the manager at any time, by letter from the secretary, to call, and of the committee of management themselves to appoint, such other or occasional meetings of the committee of management, division or subdivision committees, as shall appear to be proper and necessary: And the members of the division and subdivision committees shall be named, and their times or periods of meeting fixed, by the committee of management.

7th. That all future members of the committee

of management, excepting the manager, shall be chosen by a majority of votes of partners, present personally, or by proxy, at the general meeting of the company, or other anniversary of a year and fourteen days from the commencement of the Company's business, if a lawful day, and if not, the first lawful day thereafter, by the rule and in the manner modified and prescribed as after-mentioned : That the chairman, one of the vice-presidents, and at least eight of the ordinary directors, shall be building operatives ; and no person shall in future be entitled to be an ordinary director who shall not possess at least three shares of the concern: And in case any member of the committee of management shall be in a state of legal bankruptcy, or shall cease to be qualified as a holder of stock or otherwise, as before provided, or shall become a partner in another building society in Edinburgh, or shall become manager there for any other building society, or private partnership, or person carrying on the trade of building, he shall, *ipso facto*, be disqualified from being longer a member of the ordinary committee of management: And when a copartnership in any other trade shall be formed between two or more of the committee of management, the remaining members shall, by a minute in their sederunt-book, declare all but one of such co-partners—that one to be selected by the said committee—from thenceforth disqualified from being longer a member of the committee of management: And when any such disqualification takes place, or in

case of any vacancy occurring, the remaining members of the committee of management shall supply the vacancy by nominating another person duly qualified; but such nominee shall remain in office only until the next annual election, when there shall be a re-election in the same manner as for those directors who shall go out by rotation: But nothing herein expressed shall disqualify from holding the office or situation of director, any person otherwise qualified merely holding stock or shares in any other building society.

8th. That there shall be four stated general meetings of the Company annually,—*videlicet*, on the twenty-fifth day of August, the twenty-fifth November, the twenty-fifth February, and the eighth of June, or the anniversary of a year and fourteen days from the time of commencement of the Company's business yearly, if a lawful day, and if not a lawful day, on the first lawful day thereafter, upon at least thirty days' previous intimation in any three of the Edinburgh newspapers to be fixed on by the committee of management at the time: That the first business of every general meeting shall be the reading of the minutes of the previous meeting; and it shall be competent, upon such reading, to correct any verbal or formal mistake in the record of such minutes: And the election of the president, vice-presidents, and directors, shall take place at the last of these meetings; and the first election after those named, or appointed to be named, by these articles of association, shall

be on the eighth of June one thousand eight hundred and sixty-two, or one year and fourteen days after the commencement of the Company's business, if a lawful day, and if not, the first lawful day thereafter, when the whole directors for the first year, excepting four of the ordinary directors herein before named, being David Rintoul, George Weddell, James Collins, and David Lockerby, shall be elected in manner after-mentioned ; but nothing herein contained shall disqualify the whole first year's directors, or any number of them, from being re-elected directors on that occasion ; and which four persons above-named shall remain in the direction for another year ; and at every succeeding annual election the four ordinary directors whose names stand first in the list for the preceding year, excepting the manager, shall retire or go out of office ; but the manager for the time being shall always continue in the direction so long as he holds that office ; and the ordinary directors for the following year shall consist of the manager and of the twelve others in office for the preceding year, with four to be chosen by new election, which four shall stand, when elected, at the bottom of the list ; and of which four retiring ordinary directors no one shall be capable of being again re-elected till he shall have been one year out of office ; but the chairman and vice-presidents shall go out of office annually, and may be re-elected, or may be elected to the office of an ordinary director.

9th. That in all matters submitted to the con-

sideration of a general meeting of the Company, the partners shall have right to vote by themselves, or by another partner holding a written proxy, to the following and no farther extent; and no member shall hold more than three proxies at one time; and the proxies need not be holograph of the parties who grant the same, nor attested by witnesses, but shall be sufficient if subscribed by the party: A partner having no more than five shares shall have one vote for each share; a partner having no more than thirteen shares shall have votes at the above rate for the first five, and one vote for each two shares over and above the first five; a partner having no more than twenty-two shares, shall have votes at the above rate for the first thirteen, and one vote for each three over and above the first thirteen; a partner having no more than thirty shares, shall have votes at the above rate for the first twenty-two, and one for each four shares over and above the first twenty-two; a partner having no more than thirty-five shares, shall have votes at the above rate for the first thirty, and one more for the other five; a partner having forty shares, shall have votes at the above rate for the first thirty-five, and one more; and no person whatever, however great a part of the capital stock he may possess, shall have more votes than a person holding forty shares, being sixteen in all, as is shown by the following table,—*videlicet*, one share, one vote; two shares, two votes; three shares, three votes; four shares, four votes; five shares, five votes; six

shares, five votes ; seven shares, six votes ; eight shares, six votes ; nine shares, seven votes ; ten shares, seven votes ; eleven shares, eight votes ; twelve shares, eight votes ; thirteen shares, nine votes ; fourteen shares, nine votes ; fifteen shares, nine votes ; sixteen shares, ten votes ; seventeen shares, ten votes ; eighteen shares, ten votes ; nineteen shares, eleven votes ; twenty shares, eleven votes ; twenty-one shares, eleven votes ; twenty-two shares, twelve votes ; twenty-three shares, twelve votes ; twenty-four shares, twelve votes ; twenty-five shares, twelve votes ; twenty-six shares, thirteen votes ; twenty-seven shares, thirteen votes ; twenty-eight shares, thirteen votes ; twenty-nine shares, thirteen votes ; thirty shares, fourteen votes ; thirty-one shares, fourteen votes ; thirty-two shares, fourteen votes ; thirty-three shares, fourteen votes ; thirty-four shares, fourteen votes ; thirty-five shares, fifteen votes ; thirty-six shares, fifteen votes ; thirty-seven shares, fifteen votes ; thirty-eight shares, fifteen votes ; thirty-nine shares, fifteen votes ; forty shares, sixteen votes ; and that in every case where companies are partners, or hold part of the capital stock of this Company, only one of the partners of such Company, or his proxy, shall be entitled to vote and act, and his name shall be entered in the books of this Company accordingly ; and no factor or trustee on the bankrupt estate of a partner shall be entitled to attend any meeting of the Company, or to vote by proxy at the same ; provided that the directors may, whenever they think fit, and they

shall, upon the requisition made in writing by at least twenty shareholders holding not fewer than two hundred shares, convene a special general meeting of the Company.

10th. That, in absence of the committee of management, the manager shall have such powers for conducting the business as they shall think proper to confer by minutes in their sederunt-book ; but all matters, when brought before the committee of management, shall be decided and disposed of in such manner as they shall think proper ; and when so brought before them, the manager shall only have his vote or votes thereupon as a member of the committee, as upon any other matter brought before them.

11th. That the manager must be possessed of at least three shares of the capital stock of the Company, and shall receive such yearly salary as shall be fixed and regulated by the committee of management for the time being ; and from and after the period (to be afterwards fixed) at which he shall enter on the duties of his situation, he shall be bound to devote his whole time and exclusive attention to the interests of the Company, and shall not be at liberty, while in their service, to accept of any other remunerative employment: And James Colville, mason in Edinburgh, is hereby appointed first manager.

12th. That on the removal, resignation, or death of the said James Colville, all future managers shall be nominated and appointed by the committee of

management for the time being, who are hereby empowered to elect to the said office, when it shall become vacant, a partner holding not less than three shares, provided he finds security for his intromissions to their satisfaction, to the extent of two hundred pounds sterling, after making allowance by a fair computation of the value of the shares which such partner may hold of the capital stock of the Company; and the present and every manager whatever, though actually holding three shares of the capital stock of the Company, shall be obliged, when required by the committee of management for the time, to find security, transacted by bond or otherwise through the medium of some respectable insurance office in Edinburgh, to be approved of by the Company, for his intromissions, to whatever extent shall seem to them fit, but not less than the sum of two hundred pounds sterling; and no manager shall be removeable, unless two-third parts of the ordinary committee of management for the time shall concur in a motion for his removal.

13th. That John Ogilvie is hereby named treasurer of the Company; William Mill, secretary; and , Accountant, to whom the ordinary committee of management may allot, from time to time, such salaries or gratuities as shall seem proper; and the ordinary committee of management shall also name and appoint such other officers and clerks as shall be deemed necessary, and fix their salaries or allowances; and, besides the salaries or yearly allowances, it shall also

be in the power of the committee of management to allot to the use of any of the officers of the Company, such lodgings or dwelling-houses as they shall see proper, or, in lieu thereof, to make a pecuniary allowance, in name of house-rent, to those not so provided ; and it shall be in the power of the committee of management to dismiss the said officers and clerks when they shall see occasion, and to appoint successors to them ; and the said treasurer, secretary, and accountant, and their successors in office, and other officers of the Company, shall, when required by the committee of management for the time, find caution for their intromissions and faithful discharge of their office, and to whatever extent the said committee shall think proper ; but so that the security from the treasurer shall not be less than two hundred pounds sterling, nor from the secretary or accountant, nor from any other officer or clerk, less than one hundred pounds sterling each ; and all monies, bills, drafts, and other negotiable instruments received by any of the Company's officers, for behoof of the Company, either at the head office or at any branch that may hereafter be formed, shall be lodged in bank the same day, if received during bank hours, or, if otherwise, on the following day ; and all payments for the Company above two pounds, except payment of wages, shall be made by drafts upon the Company's bankers.

14th. That the committee of management shall have power to name agents, or form establishments

of treasurers and other officers for carrying on the Company's business, in whatever places they shall think fit; and to remove or discontinue the same at pleasure, and to fix such salaries or allowances as they shall think proper for the agents and other officers.

15th. That the obligations of the Company, and all promissory notes, endorsements of bills, and receipts, shall be taken to, and given and signed by, the manager or treasurer, or some other officer of the Company, holding a written authority from the manager, approved of by the committee of management: and all bonds, heritable and moveable, and other writings and contracts, title-deeds and securities, shall be taken in favour of the Company by its corporate name, or in name of the manager, and to other ordinary directors standing at the bottom of the list for the time being, in trust for themselves and the whole other partners of the Company, present and future, and to the survivors or survivor of them, and his or their assignees; and in case of the removal from office of any of the said parties in whose favour such deeds or writings shall be taken or conceived, or in case of their ceasing to be partners herein, they shall be bound, at any time when required, to denude themselves by habile conveyances of the said trust property, at the expense of the Company, and to convey the same to such person or persons as shall be appointed by the ordinary committee, to hold the same for behoof of the Company: And all bonds for borrowed money, on

the security of the property belonging to the Company, for the purposes of carrying on their business, and all submissions and other deeds and contracts to be executed by the Company, may in like manner be executed by affixing the common seal of the Company to such instruments, by authority of the committee of management, such authority being entered in the minute book of the Company, or by the signature of the manager and the said two other ordinary directors duly authorized by a minute of the committee of management; and all promissory notes, bills, receipts, endorsements of bills, and the other writings and deeds signed and executed in manner or under the authority foresaid, shall bind the Company as effectually as if the whole partners had signed the same; the Company being always hereby obliged to relieve their said manager, and other directors, treasurer, and other officers so subscribing, of all such writings to be granted by them, in virtue of the powers above mentioned: And, in like manner, all persons paying or fulfilling their obligations or contracts to the persons so authorized shall be completely discharged of the same.

16th. That it shall be in the power of the committee of management to give credit to the partners of the Company to the extent of one-half of their advanced stock, at any time in the course of the first three years after the commencement of the Company's business, and thereafter to the extent of three-fourth parts of such advanced stock, or to

what farther and greater extent the circumstances of the Company and the value of the stock may seem to warrant, without any farther or collateral security but the security arising from the right of retention competent to the Company, and assignation in security herein contained; but credit shall not be given (other than the ordinary trade credit for accounts due to the Company) to any other person, unless on bond, without security, real or personal, to their satisfaction; and if on personal bond, there shall be two cautioners besides the principal party; and if on heritable security, either on disposition in security, with a clause or power of sale, or on absolute disposition qualified with a back-bond; and no partner whatever shall be entitled to demand a right to credit to any amount whatever, but the same shall be given or withheld at the discretion of the committee of management, according as they shall consider applicants for credit suitable dealers with the Company; and no manager or any other member of the committee of management shall have a vote in judging of bills or applications for credit, where he himself, or any partner in any other trading company in which he is a member, or his father, son, or brother, is a party.

17th. That the business of the Company in Edinburgh shall be carried on in the Company's premises, in Torphichen Street, or in such other place as shall be built, purchased, or taken in lease by the committee of management for the time, which they

are empowered to do, as it shall seem for the interest of the Company; and the committee of management shall have power to sell and dispose of the said property, or whatever house or houses shall be built by them, at such prices and in such manner as they shall think proper; and the books, deeds, bonds, bills, and other writings of the Company shall be kept therein, subject to such regulations as to custody and keeping as the committee of management shall from time to time think proper to make: And the committee of management shall cause the whole heritable property belonging to the Company to be insured in some established insurance office against losses by fire, to such extent as the said committee shall think fit, and shall pay the premiums of insurance regularly as these fall due.

18th. That the books of this Company shall be kept in such form as the committee of management may from time to time direct, and as may be approved of at a meeting of shareholders, and shall be balanced annually, *videlicet*, on the twenty-fifth day of May, one thousand eight hundred and sixty-two, and on each successive twenty-fifth day of May thereafter, being the anniversary of the commencement of the Company's business, when a statement or abstract of the Company's accounts shall be made up during the continuance of this contract; and the yearly balance shall be examined, docqueted, and signed by the committee of management; and no assignment of shares of the

capital stock shall be admitted or entered in the Company's books for fourteen days previous to the said eighth day of June yearly, nor till fourteen days after the day appointed for the election of directors; and upon the day appointed for the election of directors annually, the said balance and abstract shall be laid upon the table for the inspection of the partners, and the particulars thereof shall be read or stated at the meeting by the chairman: And it shall be in the power of such meeting, if they shall think fit, to appoint a committee, consisting of five partners, who shall select two directors, who, along with themselves, shall form a committee for auditing such yearly states, and reporting thereon at a future general meeting to be called for the purpose; and such committee shall be entitled to call for the assistance of whatever number of the committee of management and officers of the Company they shall think fit.

19th. That for the first year no dividend of profits shall be made; but the profits, after defraying the expense of the first year's management, shall be retained to answer future losses; and the clear interest and profits of every succeeding year, as they shall appear at the time of each balance, shall be divided among the members in proportion to their several shares: And in case, at any time during the said fifteen years, it shall appear, upon bringing the Company's books to a balance, that a sum equal to ten pounds *per centum* of the Com-

pany's whole capital stock of ten thousand pounds sterling, or whatever other amount it shall then be, has been lost in prosecution of the business of the Company in any one year, it shall be in the power of one-third part of the Company in number, of persons possessing also one-third part of the capital stock of the Company, to insist that the Company shall be, and the same shall thereupon be, dissolved : And in case it shall appear from said annual states that a sum equal to twenty pounds *per centum*, or one-fifth part of the capital stock of ten thousand pounds sterling, or whatever it shall then amount to, shall have been so lost in the course of one year, it shall be in the power of any one member at any general meeting to insist that the Company shall be, and the same shall from that moment be, dissolved : And, in like manner, any one member, during any period of this copartnership, who shall be able to show that there has been an aggregate or total loss of one-fourth part of the capital stock of ten thousand pounds sterling, or whatever other sum it shall then amount to, from the time of his having become a partner, shall have it in his power to dissolve the Company : And in calculating such aggregate loss, interest on the advanced part of the capital, and profits which may have been derived, must be taken into fair computation on the one and on the other side : And at whatever time this Company shall be dissolved, whether by the lapse of the said fifteen years or other period, to which it shall be proro-

gated in virtue of the powers after mentioned, or in consequence of loss, certain members of the Company shall be appointed by a general meeting to collect and pay off the debts of the Company, and wind up its whole affairs in the most expeditious and expedient manner.

20th. That it shall be in the power of the partners assembled at any general meeting called for that purpose by a tenth part of the Company in number, of persons possessed also of a tenth part of the capital stock of the Company, or by any five members of the committee of management, notwithstanding the endurance of this contract is, in the first instance, declared to be fifteen years, to extend the same to any number of years beyond the said period, not exceeding the additional period of fifteen years ; provided that the said meeting shall be called by public advertisement, as aforesaid, three months at least before such meeting, and the purpose thereof expressly specified in the advertisement ; it being declared that a minute in the books of the Company declaratory of their resolution to this effect shall, without any other form, be effectually binding on the whole partners : And this copartnery shall be extended from time to time to any after period under the same conditions and regulations, but not for a longer space at any one time than fifteen years, in addition to the number of years that may be unexpired of the subsisting period of the copartnery at the time the prorogation is made : And it shall not be lawful

to extend till the unexpired period of the existence of this contract is reduced to ten years, or under that term ; it being always declared, however, that the power of dissolution shall at all times remain entire, in manner before provided.

21st. That the committee of management shall not be liable for omissions, nor for the sufficiency and responsibility of the persons or parties dealing with the Company, nor for the securities on property, or investments in which the funds may be expended or applied, nor for the actions or introductions of the manager, treasurer, or other officers or agents of the Company.

22d. That all the members of the Company shall be at liberty to sell and assign, *inter vivos*, the shares held by them, provided that before such a sale an offer shall be made in writing to the committee of management through the manager for behoof of the Company, allowing them three days to determine whether they shall accept or refuse the same: And if such offer shall not be then accepted by the committee of management, the sale may be made to any other person at or above the price demanded from the Company, but not at a lower price, until a new written offer at such lower price shall be made to the manager for behoof of the Company, and rejected by them (allowing three days to determine thereon), it being intended and understood by this clause that no voluntary sale shall be made of any share or shares at a lower price than what they have been offered at to the

Company, and rejected by them : And in case any partner shall incline to make any gratuitous assignment *inter vivos*, no such assignment shall be valid without the previous consent of the committee of management, unless his whole subscribed capital shall then be paid up : And in case of the shares of any partners devolving by deed or legal descent upon more than one person, they shall divide the same among themselves in such manner as that no more than one person shall be owner or holder of the same share or shares at the same time : And in case of their not doing so, the holders of such smaller part of the stock, or the holders of shares *pro indiviso* by more than one person, shall have no right to attend or vote at any meetings, or in any respect to interfere with the management of the Company's business ; but the shares so divided shall, in case of failure to pay up calls, sales, bankruptcies, arrestments, or otherwise, be subject to the rules and regulations herein contained : And every assignee or successor to any share or shares of this Company shall be subject to all the articles and regulations of the Company, in the same manner as if they had subscribed these presents ; and all the deeds of assignation shall contain a clause to that effect.

23d. That in case of the legal bankruptcy of any of the members of this Company, the shares of such members shall be sold within six months thereafter; but always under the condition of being first offered to the committee of management, in

terms of article twenty-second of these presents ; and in case the shares of such members shall not be sold within the time above mentioned, the committee of management shall be entitled, after the lapse thereof, to sell and dispose of the said shares by public roup to the highest bidder, after advertising the time and place of such sale once a week, for four weeks, in three Edinburgh newspapers, as before directed, and to fix the upset prices, lower the same, and adjourn the sale from time to time, and to receive and discharge the prices, and to assign and convey the shares to the purchasers, they being always obliged to account to those having right for the prices received, deducting expenses and any debts owing by the bankrupt partners to the Company : And the committee of management shall be entitled to purchase the said shares themselves at such public sale for behoof of the Company.

24th. That in case the shares or interest of any member in the Company shall be arrested in the hands of the Company, he shall be obliged to loose the arrestments within three months after being required so to do by letter from the secretary : And in case the shares or interest of any member shall be attached by the diligence of confirmation *qua* creditor, his representatives, if he any have, shall be obliged to purge the same, also within three months after being required so to do by letter from the secretary ; otherwise, and in either of these cases, it shall be in the power of the committee of

management to sell and dispose of such shares by public roup, and uplift the prices, as if the member were bankrupt, as is provided by the immediately preceding clause : And the committee of management may become purchasers at such roup for the behoof of the Company ; and the same course shall be followed where no person chooses to represent such deceased partner, whose shares have been attached by the diligence of confirmation *qua* creditor ; that is, they shall be sold by the committee of management, and the price or proceeds accounted for to the attaching creditor.

25th. That in case a partner shall sell his share as before mentioned, the assignation, or other conveyance thereof, or an extract thereof from a proper record, confirmation, or other title, shall be produced to the committee of management, and shall be entered in a book to be kept for the purpose ; and no purchaser or assignee *inter vivos* or *mortis causa*, or heir or executor, shall be deemed a partner, nor have any of the rights of a partner, till this condition is complied with, nor until they, by a writing under their hands, or their attorney duly authorized, shall accept the said assignation and succession before and in presence of two directors for the time, who shall subscribe as witnesses to the acceptance ; and such purchaser, assignee, heir, or executor, shall become bound to all the conditions herein contained, and all regulations of the Company made, or to be made, in virtue of the powers herein contained ; and all deeds of assigna-

tion shall contain a clause to this effect ; and no member shall be entitled to sell or assign less than one share of the said stock.

26th. That every partner who disposes of his share in the capital stock on the terms before provided, and every other partner, so soon as he ceases to have an interest in the Company as before mentioned, shall in all time thereafter be entitled to relief of the whole debts owing by the Company, and of all obligations granted for the same, and in general of every prestation incumbent on him as a partner of the Company ; and the other partners shall for that purpose be bound and obliged, and hereby bind and oblige themselves, severally, in proportion to their shares, to relieve him and his foresaids of the same ; such partner and his foresaids, till distressed, being obliged to rest satisfied with this obligation as complete security and indemnification to him : And the whole Company subject their interest and shares in the Company's stock to be regulated according to this rule and article ; it being, however, understood that the assignee, or heir, or executor, to such selling, assigning, or deceasing partner, shall take the precise place of his author or ancestor, and shall have no claim on the other partners for relief from debts contracted, or obligations entered into, previous to his becoming a partner.

27th. That the committee of management shall be entitled to purchase for behoof of the Company, *at such prices as they shall consider advantageous,*

any shares of the stock that may be offered to them for sale by private bargain, or at a public sale, whether such stock shall belong to partners offering the same by voluntary sale, or to defaulters whose shares shall be offered to sale under the provisions of this contract ; and such shares so bought shall be held in the names of the manager and two other directors, whose names shall be at the bottom of the list at the time at which such purchases shall be made, as trustees for the Company ; and the committee of management shall also have power to sell and convey the shares so purchased to such persons, and on such terms, as shall appear to them advantageous for the Company.

28th. That the Company may sue and do diligence in its corporate name, or in the name of the person or persons in whose favour the deed or instrument on which action or diligence is to be instituted is conceived or drawn ; and in all other cases in the name of the manager for the time, or of such other person as the committee of management shall appoint : And all actions and legal proceedings may be directed against the Company by its corporate name ; and service of all summonses, writs, and notices may be made upon this Company, in manner provided by the Joint-Stock Companies Act.

29th. That each member hereby assigns to the committee of management for the time being his own shares and profits of the concern, in security of the debts and engagements of the Company, and

in security of any debts and prestations that may become owing or prestable by him to the Company, and for enabling the committee of management, if and when necessary, to sell and dispose of his shares or interests in the Company, in terms of the provisions above written, and in general in security of the performance and observance of his part of the premises.

30th. That the whole clauses and conditions of this deed are declared to be fundamental articles of association for this copartnery ; but any general meeting of the Company, or of the committee of management for the time, shall be entitled to make such farther or additional regulations as, in prosecution of the business, may appear expedient, provided they be not inconsistent with these presents ; and which additional regulations, if made by the committee of management, shall only be in force and binding upon the Company from the time of their being made till the next general meeting of the Company, unless the same shall then be approved of by such general meeting ; and, if rejected or disapproved of by said general meeting, such or similar regulations shall not be again made or acted upon by the committee of management at any time, although they may be brought forward, approved of, or made, by a general meeting of the Company.

31st. That all disputes that may occur between any of the partners with each other, or between *the Company* and the committee of management,

as to the meaning or construction of this contract, or of any part thereof, shall be settled by the arbitration of the Dean of the Faculty of Advocates for the time; and each party, when required by the other party, shall be obliged to enter into a submission to render this obligation effectual.

32d. That, notwithstanding any form of expression used herein, the whole conditions hereof shall be binding on females equally as well as male partners.

33d. That as there may be partners of this Company who cannot conveniently subscribe these presents, it is agreed upon that such persons shall subscribe by any attorney lawfully authorized, or shall themselves subscribe, a printed copy of these articles of association, in terms of the eleventh section of the Joint-Stock Companies Act, 1856: And it is farther hereby declared and agreed, that though the names and designations of the several parties hereto, and the amount of their respective shares and interest in the concern, or the sums which they respectively become bound to advance towards making up the stock of the Company, are inserted only as additions to the list of names and addresses of subscribers, and the amount of shares or sums they become bound to advance is only annexed to their respective subscriptions, the whole contract and obligation to advance their respective shares of stock, as therein mentioned in particular, shall be equally binding on them and their representatives as if the

same were inserted in the preceding part of the deed : And, farther, the execution by any person of these articles of association, or of the relative memorandum of association, or of a printed copy of either, shall be regulated by the eleventh section of the Joint-Stock Companies Act, 1856 ; and every execution and attestation made in terms thereof, notwithstanding any law or practice to the contrary, the parties hereto hold and declare to be as valid and sufficient, and as binding upon all and each of them, as if the same had been signed and attested according to the usual legal form of any deed signed and attested in Scotland.

34th. That the parties bind themselves, and their heirs and successors, to perform their several parts of the premises to each other, under the penalty of five hundred pounds sterling, to be paid by the party failing to the party performing or willing to perform, over and above performance : And they consent to the registration hereof, and of the several powers of attorney, in the books of Council and Session, or others competent, therein to remain for preservation ; and, if necessary, that letters of horning on six days' charge, and all other legal execution, may pass and be direct hereon in common form ; and for that purpose they constitute

, their procurators, etc. In witness whereof, these articles of association, written upon twenty-three pages of stamped paper, by John Paterson, solicitor in Edinburgh, are subscribed as follows,—*videlicet*,

Names and Addresses of Subscribers.	No. and Value of Shares taken by each Subscriber.	
DAVID RINTOUL, mason, of Edinburgh, in the county of Edinburgh,	5	£5
JOHN OGILVIE, mason, of Edinburgh, in the county of Edinburgh,	5	5
JAMES COLLINS, mason, of Edinburgh, in the county of Edinburgh,	1	1
WILLIAM MILL, mason, of Edinburgh, in the county of Edinburgh,	5	5
THOMAS MORGAN, mason, of Edinburgh, in the county of Edinburgh,	3	3
JAMES EARSHMAN, mason, of Edinburgh, in the county of Edinburgh,	1	1
JOHN W. SYME, mason, of Edinburgh, in the county of Edinburgh,	5	5
Total shares taken, and their value,	25	£25

Dated the 28th day of June, 1861.

Witness to the above signatures,

JOHN PATERSON, Solicitor,  
56, George Street, Edinburgh.

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#### CONTRACT OF SALE AND PURCHASE.

The document thus printed is necessarily technical, and somewhat cumbrous ; but it is constructed with high legal skill, in accordance with existing acts of Parliament. It has been found to work most satisfactorily ; and it may serve as a guide to men forming building societies in any part of the kingdom, or to such agents as they employ. In

effecting sales of houses, the dispositions will, of course, vary; but the mode of making a contract and purchase of the houses of the Company being simple and economical, we give the following from one of their printed contracts:—

“Edinburgh, 186

“I on behalf of the Edinburgh Co-operative Building Company (Limited), make offer to sell that house, being presently in the course of erection by that Company, for the sum of sterling. And if the Company's agent is employed to prepare the disposition on behalf of the sellers and purchaser, your proportion of the expense will be limited to ; but if another agent shall be employed by the purchaser to prepare the disposition, then the Company shall only pay towards the expense of the disposition and the revisal thereof by their agent, the purchaser paying the remaining portion of the expense of the disposition and revisal thereof. And as the company are satisfied there are no incumbrances on the property, they do not furnish searches. The feu-duty on said dwelling-house to be sterling, and the disposition to be in the same terms with those granted by the Company to their other disposers of dwelling-houses.

“I am your obedient servant,

\_\_\_\_ Manager.”

This document being agreed to by both parties, and a deposit of £5 made to account of the pur-

chase-money, the disposition is prepared by the Company's agent at a cost of £3, one half of which is payable by each party; and during the completion of the work, if the Company is in want of funds, these are advanced by the purchasers on the proper receipts, until the whole price is paid and the disposition handed over, when the contract is completed.



## HOW EVERY MAN MAY BECOME HIS OWN LANDLORD.\*

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THE great problem to which this book relates divides itself into two parts—viz., 1, How to *build* houses at a profit to meet the wants of the people ; and, 2, How working men may *buy* them on conditions applicable to their circumstances. The *first* process—viz., that of building houses—we have already described and illustrated. We now proceed to the *second*—viz., how working men may buy such houses by means of property-investment companies. The following formed one of a series of lectures on the subject of working men's houses, delivered *fifteen* years ago. This one happened to be taken down in short-hand at the time, at the instance of a few zealous friends of the cause, and

\* “How every Man may become his own Landlord ; or, a way by which to Elevate the Condition of the Masses of Britain, and Develope the Resources of the Country : being a Lecture, delivered in Newington Free Church, at the request of the ‘Scottish Social Reform Association,’ on the 6th of March 1851. By James Begg, D.D. (Taken in short-hand, and revised by the Author.)” Reprinted from the edition of 1851.

was pretty widely circulated. It contains a general, but probably sufficiently distinct, outline of this second branch of our subject. Still, if more minute and detailed information, applicable to any case, is desired, it can easily be obtained by applying to the manager of any large property-investment company. These important institutions are probably still only in their infancy. They may yet become the ready means of purchasing land and houses upon an extensive scale; and as they already lend money anywhere, they may yet have, in addition to head offices in our great cities, regular branches over the country, like our banks and insurance offices. The following is the lecture :—

On Thursday evening, March 6, 1851, Newington Free Church was crowded by a large assembly, consisting chiefly of the working classes, to listen to a lecture by the Rev. Dr Begg on the above subject, delivered under the auspices of the Scottish Social Reform Association. On the platform were Mr J. F. Macfarlan, President of the Association, who occupied the chair, and Messrs J. H. Stott, R. S. Grieve, J. Wigham, jun., James Greig, M'Craw, A. Balfour, A. Ramsay, Cousin, James Smith, W. A. Thomson, A. Nicol, Ireland, Mushet, &c.

Dr Begg, who was received with much applause, commenced by saying,—

You are all aware that the object of the lecture I am about to deliver is to explain in what way the mass of the people of this country may acquire property for themselves. Before proceeding, how-

ever, to make that explanation, I believe it is necessary to clear away some difficulties which stand at the very threshold of such a discourse, proceeding from such a quarter. There are many who seem to imagine that frugality and economy, anything like an attempt to acquire temporal independence, are old-fashioned kinds of virtues, not worth cultivating, and scarcely worth recommending. My own impression is, that Christianity itself has been very much misrepresented, and, if I may so speak, caricatured on this subject; because it is quite certain, that whilst, on the one hand, the possession of property may be, and has been, greatly abused, and is accompanied with very serious temptations, under which many have fallen; on the other hand, the want of property may also be greatly abused, and has a direct tendency to many vices—(hear, hear)—which it has, in point of fact, instrumentally produced. Both extremes are dangerous. You will not find in Scripture, therefore, any countenance given to the idea that it is not the duty of men, and even of Christians, earnestly to study, although, of course, in a subordinate view, to promote their independence, in so far as men are concerned, even in the present world. (Hear, hear.) The very same text which requires us to be “fervent in spirit, serving the Lord,” commands us to be “diligent in business.” Another text calls upon us to attend to our flocks, and “look well to the state of our herds;” and you will find it expressly declared that “godliness hath the promise

of the life that now is, as well as of that which is to come." "Give us this day our daily bread," is the first personal petition, coming even before the pardon of sin. I hold, then, that even on the highest principles of Christianity, it is the duty of men to seek the good things of this life in so far as necessary for their temporal comfort.\* (Applause.) "Give me not poverty," is just as much a Scriptural prayer as any other prayer in the divine Word. And we can see easily, that if all men were reduced to precisely the same state to which many are reduced, society could not hang together. Society hangs together, in fact, just because, although there are a great many persons entirely dependent, there are still many that can assist them, and are forced to assist them by the existing legislation of the country. It is in this way that society manages to stagger on, and not to go into absolute ruin. But you can see easily, that if every member of the social body were to throw aside all regard to economy, and providence, and frugality,

\* It is scarcely necessary to explain, as I have often before discussed this branch of the subject, that what follows is a purely business statement, intended to bring out, in as few words as possible, some practical truths. It is not meant, of course, to insinuate that any amount of mere physical improvement will elevate society, without that Divine grace by which alone men are "made wise unto salvation." "The fear of the Lord is the beginning of wisdom," and righteousness alone can truly "exalt a nation." The efforts of the Christian minister and missionary, and, above all, the blessing of God, must therefore be sought as essential to all permanent improvement.

society, in fact, would go to pieces. We see, also, that the principle of acquiring property, at least to a certain extent, is almost universally admitted. It is possible to imagine a state of things in which men might have no property at all. It is quite possible to imagine a state of things in which men might pay a periodical sum for the furniture which fills their houses, as they now do for the houses themselves,—a state of things in which men might pay a periodical sum for the clothes which they wear, as well as for the houses which cover them. And, in point of fact, in some parts of the country this is not merely a supposable state of things, but it is an actual state of things. I recollect being astonished, when living in Paisley, to find that many people there, although in the possession of large wages, had not only no furniture, as well as no houses, of their own, living as they did in lodgings, but were paying by weekly instalments for the very clothes they wore. Now, I say, this reduces the problem nearly to its utmost limits. This reduces man nearly to the natural state in which he lives from hand to mouth, in regard to every necessary of life, as well as in regard to the possession of permanent property. You will all see that this, if universal, would be a most undesirable state of things, and that it is most desirable that men should pay for their clothes before they wear them, and for their furniture before they use it. And if so, it must be equally admitted to be an eminently desirable thing, if it be possible, for

all men to be the owners of their own houses before they occupy them—to have their own houses over their heads, and their own land under their feet—(loud applause)—or, to make use of a very graphic expression which I once heard employed by the late Dr Chalmers, to have, as their own property, a “section of the planet” in which they live. Well, then, if it be a very desirable thing, I go on to remark still further, that I believe there never will be a state of society in this country in which the existing evils will be to any very large extent removed, until the state of things to which I have adverted becomes a reality. In the last lecture which I gave, I entered a little into the question, how far the wretched hovels into which numbers of people in our large cities are crowded are likely to be exchanged for better ones, at the expense of mere capitalists on the one hand, or of mere benevolent persons on the other. A certain number of benevolent persons you may expect to find in every district, and it is well that it is so; and a certain number of capitalists you may find who are willing to invest their money in houses for the general community,—houses to be let out at a reasonable rent. But you will find that these benevolent persons will soon tire of such efforts, because the means at their disposal will very soon be exhausted. And in reference to capitalists, there are many disadvantages in connection with their holding houses as property, especially houses for the great mass of the labouring

classes ; because it is quite notorious, that when these houses are not the property of the men who occupy them, there is such tear and wear, such trouble in the management of them, and such a difficulty in collecting the rents from them, that they are found to be a very inconvenient kind of property, when held in great masses, even by those who are willing and able to expend money. And since it is a vast multitude of persons who require accommodation, it will be found that accommodation will not be provided in sufficient quantity or of sufficient quality, until the mass of the people take up the matter for themselves,—until tradesmen take it into their own hands, and endeavour to build or buy their own houses, and have them as their own property. (Applause.) And, besides this, it will be found that wherever you have a few persons possessing the great mass of the houses in which the others reside, you have society divided into two great classes,—a class of capitalists, and a class who may virtually be called serfs ; and so long as the mass of the people live in houses belonging to other men, so long will you look in vain for that spirit of universal independence which it is so desirable to cherish on the part of the mass of the community. (Hear, hear.) If you have men living in their own houses, you will have independent men ; but if you have a multitude of them living in the houses of other people, you will find that there exists a comparatively degraded population, because this kind of poverty and serfdom

will be found to go hand in hand. (Applause.) "The rich ruleth over the poor," Solomon tells us ; "and the borrower is servant to the lender." And so in all countries where property is in a few hands, you will find that the mass of the people are comparatively enslaved ; whereas, on the other hand, in countries where property is greatly divided, as in Switzerland and America, where the mass of the people live in their own houses, and stand upon their own soil, you will find the spirit of liberty and independence prevailing. (Applause.) On every ground, therefore, I think it will be admitted, that if the object we have in view can be attained,—if we can point out any feasible plan by which the mass of the people can become their own landlords,—if it can be shown to be practicable, it is one of the most desirable things of a temporal character which can possibly be sought. (Loud applause.) Now, I think it is quite practicable. Experience has not only proved it to be practicable, but to a large extent it is at this moment being attained ; and one reason why I have willingly agreed to come forward and explain things which there are many around this platform far more able to explain than I am,—one reason is this, that I believe it to be the duty of every man to give his aid, of whatever value it may be, in the way of explaining and helping forward a movement which, humanly speaking, lies at the foundation of the prosperity of our common and beloved country. (Loud applause.) I may say at

once, that I refer now to what have been called Property Investment Companies. I would, in the first place, direct your attention to the history of these companies. In so far as Scotland is concerned,—and I believe my information is correct, for I have it from excellent sources,—those Property Investment Companies originated in Lanarkshire. A number of individuals at Hamilton and Stonehouse, in the county of Lanark, united together, clubbed their means, and resolved to have houses and gardens of their own. This was about the year 1820. At that period there was no act of Parliament authorizing and regulating such societies; and the result was, that though a great deal of good was done, that good was not permanent. By and by, however, an act of Parliament was passed, and I believe several have been passed since, regulating and authorizing those societies. The result has been, that first of all in Glasgow, Mr Reid, bookseller, Glassford Street, took this matter up in the year 1845, and established a society, which, I believe, was the first registered under this act of Parliament. Immediately after this, the matter was taken up in Edinburgh, and taken up, I believe, in a great measure at the suggestion of a namesake, and, for aught I know, a relation of Mr Reid of Glasgow, Mr Reid now present. (A voice.—“No! Mr Innes.”) There may have been many connected with the establishment of these companies in Edinburgh, but I believe Mr Reid had a very large share in the matter. (Loud ap-

plause.) They have no more intelligent advocate at this moment, although they have many intelligent advocates, some of whom are present. Well, I believe the first society in Edinburgh, in the Old Town, was established in June 1846, the second in 1847, the third in 1849, and a fourth has lately been established. There is one established in the New Town, and one in Leith. A society has been established in Elgin, one is in course of formation in Aberdeen, and one has been established in Dundee ; so that, you observe, although only of recent date comparatively, those societies are now becoming very numerous throughout Scotland, and also very powerful, as I shall immediately explain. I do not mean to enter into the particular cases of any of those associations. I wish to speak in general upon the advantage which has resulted, and which may result, from such associations of working men ; and, of course, I leave every individual to examine the claims of each particular association, and to satisfy himself as to which he ought to join. But in reference to the general principle or plan upon which they are based, I believe it is something of this sort :—The shares are of £25 in value ; the payments, one shilling a fortnight upon each share ; and the period during which the society continues, fourteen years, or less if it is found that, by any good management, or otherwise, a shorter period is sufficient. The result is, that by paying a shilling in the fortnight, *any man*, by joining one of these associations, can,

in the course of fourteen years, realize £25 certain ; or, if he chooses to pay four shillings in the fortnight, or two shillings a-week, he can, in the course of fourteen years, or, it may be, less, realize £100 sterling. Further, those associations are prepared, on equitable terms, to advance the money to their members, on good security, so that the man may at once get the money,—that is to say, if he will invest it in property which is reported by the Company's surveyor to be of value sufficient. He may get the money upon the house which he buys at once, if the house is worth the money which he intends to pay for it. In this way, by paying a periodical sum corresponding to the value of the property, he can, at the end of the fourteen years, be the proprietor of his house without burden, or he can immediately become the proprietor of the house subject to the payment of the periodical instalments due to the Company. I have now to explain how this operates in point of fact, in the way of benefiting the working classes who are connected with Property Investment Companies. I hold in my hand a statement made by one of the most intelligent supporters of those institutions, and, I confidently believe, a true and warm friend of the working classes of Edinburgh ; I mean Mr Stott, now present. (Applause.) He says, “The specific object of our union is, *to assist each other in acquiring heritable property* ; and as the future prosperity of the Company very much depends on each member making an early investment of the

amount of his shares on property, I therefore recommend all of you to look out for, and purchase, good property, and let each one realize, in his own experience, the advantages of being his own landlord. In past times, it was a matter of great difficulty for a person of limited income to accomplish this by his own exertions. Unfortunately, the income of the great majority of the tradesmen in this country furnishes little more than is necessary to pay their way week by week. However, our Company furnishes facilities for turning even a very small saving out of a small income to good account. In short, it enables us to use as purchase-money what we must otherwise pay as rent, and this by small periodical payments; thereby not only easing us for the time being, by doing away with the necessity of paying a large sum half-yearly as rent, but eventually relieving us of the payment of rent altogether. To illustrate this, let us suppose the following case:—Two young men of equal income occupy houses of equal value: the one is a member of this Company, the other is not. The member of the Company holds four shares, the yearly rent of his house is £8, and his landlord offers to sell it to him for £100. Well, then, the Company would advance this sum, and for this accommodation he would have to pay, by fortnightly instalments, the sum of £10 4s. a-year. What is thereby his position? Certainly something better than when he was a tenant paying £8 a-year to the landlord; he *is now gradually, and, no doubt, very agreeably,*

undergoing a change which will leave him landlord. And what extra expenditure has he to make in attaining this? It is not £8 or £10 4s. a-year, but it is only the difference between these two sums,—viz., £2 4s., and that only till the house becomes his own, which will be the case in thirteen or fourteen years. Now, what is the other young man doing all the time? Why, he has also determined to be his own landlord, and he has adopted the method of, in the mean time, paying his rent, £8 a-year, and waiting till he can accumulate £100, by depositing in the bank the amount of his saving,—viz., £2 4s. a-year. How long will he take to gain his object, even with the advantage of three per cent. compound interest added to his deposit? Will he do it in fourteen years? No. It will take thirty years. Which, then, is the most prudent of the two? Is it not evident that the one is certain of accomplishing in fourteen years what the other cannot accomplish in less than thirty years? But the loss of sixteen years is not all his folly; for what is the member of our Company doing in the latter sixteen years of the thirty? He has now no rent to pay, and is able to lodge, year by year, in the bank, £10 4s. What is the result at the end of the thirty years? Why, he has not only a house worth £100, but he has also in cash no less a sum than £200. In short, the one has, as the fruit of his thirty years' savings, £300, the other £100. This is no illusion, but a simple fact of prudent, practical economy, which all may test and realize.

The principle is now established beyond a doubt, and no Company of the kind in Scotland affords greater proof of this than our own. The success of the undertaking has far exceeded the expectations of its most sanguine promoters." I made an application to the manager of one of those companies, asking him to give me a few actual instances in which this thing had been done; since, however sound and excellent a theory may be, it is always more satisfactory to have the theory exemplified in actual practice. I hold in my hand a number of instances furnished by this intelligent individual.

	Surveyor's Value.	Feu.	Rent when Bought.	Annual Payment to Co.
Nicolson Street - -	145 0 0	1 10 0	16 0 0	15 6 0
Coupar Street, Leith -	80 0 0	1 4 0	12 0 0	12 15 0
Maryfield, Portobello -	130 0 0	4 10 0	12 0 0	10 4 0
Bristo Place - -	190 0 0	2 0 0	21 0 0	17 17 0
Mid-Calder - -	75 0 0	1 8 0	8 0 0	7 13 0
Huntly Street, two shops } and first flat - -	400 0 0	5 10 0	55 0 0	45 18 0
Richmond Court - -	80 0 0	0 15 4	10 0 0	7 13 0
Carnegie Street - -	80 0 0	0 19 6	12 0 0	8 18 6
Middle Arthur Place -	120 0 0	1 16 0	12 0 0	11 9 6
North Richmond Street, } two flats of four houses	320 0 0	1 5 0	32 0 0	29 6 6

In reference to this list he says,—

" 26th Feb. 1851.

" Rev. Dr BEGG,

" SIR,—Enclosed you have a sheet containing a few cases. More might be given, but these may be sufficient for your purpose. The first column is the value put upon the property by our surveyors; the second is the annual feu; the third is the annual rent at the time of purchase; the fourth is the an-

nual payment to the Company. As an instance of the advantage a party has by purchasing a house for himself, take the first, although not the best. The rent is £16; the feu, £1 10s.; payment to Company, £15 6s.; which, added to feu, makes £16 16s. Now, suppose that he should pay for insurance, taxes, and repairs, £2, this would make an annual payment of £18 16s., being only £2 16s. more than the rent. This paid for twelve years would be £33 12s.; showing that the house would at that time be his own for £33 12s. more than the rent of the house would have cost him if he had inhabited it as a tenant. Hoping that this may be of some use to you,—I am,” &c.

These instances are sufficient to prove how much more advantageous a thing it is to pay money into these Investment Companies, and in this way to make that money tell at the end of the fourteen years, in the way of securing a man in the possession of a house, than to continue paying rent to our landlord, and at the end of the period be no better off, no farther advanced towards independence and the possession of property, than we were at its commencement. Many may imagine that there is something Utopian in all this; but I beg to say, that there are multitudes of persons in Edinburgh who have found in their experience that it is a comfortable reality. I have to mention that the shares held in Edinburgh, in Property Investment Companies, amounted lately,—and I believe they amount to more now,—to at least £12,000. Their

average income amounted to upwards of £20,000 a-year; and the total capital of the societies, when the fourteen years are expired, would have amounted lately to £365,000 sterling; and including the capital of the new Company lately started, it will amount to £405,000, or well on to half-a-million of money. (Loud cheers.) I was very anxious to ascertain how far it was the working classes that were availing themselves of this great advantage; because we all know that, whilst it would be an advantage to any class of men, it is of great importance that such an advantage should be enjoyed as largely as possible by those who have the hardest labour,—the hardest manual labour at least,—among the members of the community. I found that in the case of one association, and I believe it to be a fair sample of the rest, the number of members was between twelve and thirteen hundred, holding amongst them 8070 shares. Of these 8070 shares, no fewer than 6000 are held by working men,—that is, three-fourths of the whole number of shares are held by working men. (Great applause.) The rest are held by clerks, master-tradesmen, merchants, and others; but it is a gratifying circumstance, that the great mass of the shares appear to be held by the very class of society whose advantage it ought to be our chief object to promote. No doubt, it has been found that the very success of these associations has been productive of one evil result; or rather, I should say, has produced a state of things which, though *disadvantageous* in the mean time, is likely to issue

in highly beneficial results. You are aware that if any great number of persons are all desirous of buying something which is sold by only a limited number of persons, the invariable result must be, that the market price of the article is raised. It is well known that if, in the Stock Exchange, a great number of persons are anxious to buy some one kind of stock, the result is that that kind of stock immediately becomes dear, and is held with great tenacity, just in proportion to the avidity and the multitude of those anxious to get it. So it has been of late with houses in Edinburgh. The building mania was carried so far some time ago, and so many persons got their fingers burned by it, that there have been very few houses built for a long period. The result is, that rents have been gradually rising; and now so many of these Property Investment Companies have started since the year 1846, and so many men are desirous to have houses, that everybody who is the owner of an old house, an old rickle of any kind—(laughter)—holds it at a ransom price; and it has become almost impossible for a tradesman to get a house to buy either for love or money. As you have heard to-night, some have made pretty good bargains; but, generally speaking, matters have come to the point at which it would be very desirable to have a number of houses built to meet the growing demand; for it is only by extending the supply along with the growing demand that you can either keep the article down to its proper market value, or that you can get houses with all

the appliances of modern comfort, which it is of the utmost importance for tradesmen as well as other men to secure. Many of the houses in the Old Town, built ages ago, and situated down filthy closes, and in dingy localities, are most uncomfortable ; and, both for the purpose of increasing the supply and improving the quality, it is of the last importance to have a great multitude of new houses built as speedily as possible. Here, perhaps, we may be treading upon the sore toes of some one who has property in the Old Town—(a laugh)—and perhaps in the worst parts of it, to dispose of. I remember of a very sapient letter, after a former lecture of mine, which appeared in the newspapers, being probably written by one of these parties, in which it was stated that there was no great demand for tradesmen's houses. But the truth of the matter is, that it would be a great advantage,—I do not say to all individuals, perhaps, but a great advantage to the public,—to have the whole of the outskirts of Edinburgh studded with new buildings, and abounding with houses for the working classes, each, if possible, being furnished with a garden. (Great applause.) And thus, when we have studded the whole of the outskirts of the city with such houses, we shall be able to buy those in the centre cheap enough by and by. You will never get the unclean heart of Edinburgh gutted out until you plant it all round with new houses. Then you will get the old ones at a sufficiently reasonable rate ; and *I hope* that the half of them will be taken

down. I would like to see the one side of each close cleared away. (Applause.) I would clear out the centre of Edinburgh, as you would prune an Indian jungle. Many of the pestilential dens called houses are not fit for being the habitations of cattle and pigs, and far less of human beings. On every ground, therefore, I say it would be most desirable to have a new building scheme in connection with the Property Investment Companies. But it must be observed, that the greatest caution will be necessary on the part of these Investment Companies in this matter. They must not become builders themselves. They must confine themselves entirely to their own business,—namely, to receive the contributions of the people, to manage them, and to lend the money necessary for the purchase of houses on good security. If they ever get into the mortar tub, I fear there would be a dreadful crash. But whilst the Investment Companies must not personally interfere with the building of houses, there is a way in which the thing can be done, and done most effectively, because, as soon as a house is built, and a member of the association is willing to take the house and make it his own, then the association steps in and lends the money upon it. I believe, and have reason to know, that builders will be found ready to build houses according to any plan that may be suggested, if respectable individuals connected with these companies only intimate their wish in reference to the kind of houses required, and state that they are prepared to take them off

the builders' hands the moment they are completed. And if these three things only worked well together, the members of the Company arranging with builders in reference to the building of the houses, and then, as soon as they were built, coming to the Company and getting it to advance the money upon the houses, all would be right. The Investment Companies, besides, would be far more willing to advance money on new property than upon old rubbish of houses. (Hear, hear.) They would make a far better bargain by advancing money upon the security of a new house than upon the security of an old one. If the three parties confine themselves, each to his own department, I believe the thing can be done—done most safely for the companies, and most advantageously for the tradesman. This, again, is no theory merely, but is, I believe, about to be reduced to practice. Arrangements are being made at this moment for the building of a number of such houses ; and I have reason to believe that these arrangements will be vigorously carried out. (Applause.) Now, just look at another aspect of the question. What happens when a house is built ? Why, a great number of tradesmen are employed. Masons are employed ; carpenters are employed ; slaters are employed ; glaziers are employed ; plumbers are employed ; and so forth. The money which is expended just circulates again in the hands of tradesmen. And observe how much good may be effected if these tradesmen are wise enough just to administer that

money aright, instead of going and squandering it in the whisky-shop, of which I shall speak immediately. If these men will just keep hold of the money, except in so far as they require it for themselves or their families, every new house built may just add so many shares more to the Investment Company ; for, in proportion as the money is thus spent on the building of new houses, it is just made to circulate in the hands of tradesmen ; and the result will be, that by and by the tradesmen of the country may in fact become possessors if they choose, humanly speaking, of the great mass of the property of the kingdom. Some people may stare at this ; but we know, for example, that in the making of railways, some time ago, it is supposed that at least two hundred millions of money were spent. The great mass of that money passed through the hands of workmen. Unfortunately, very little of it stuck to their fingers—(laughter)—but still the great mass of it was touched by them. Whether it was in making the viaducts, in digging the iron, in smelting the iron, in laying the rails, in making the railway carriages, in boring the tunnels, or in anything else connected with the construction of railways—with the exception of the comparatively small sum, although, I think, too large by a great deal, given to meet Parliamentary and other expenses—with this exception, the great mass of the money passed through the hands of the labouring classes of Great Britain. And if those labouring classes had just been wise enough to have

deposited a large amount of it in such companies as we have referred to, the result would have been, that when stagnation came, and the break-down came, and a great mass of property found its way into the market, they might have transferred themselves into the shoes of those from whom that property passed. Unfortunately that was not the case; but I hold that it can undoubtedly be done now; and if Property Investment Companies are well managed, and established numerously in the various towns of Scotland, as they promise to be, and if Glasgow produces anything like its proportion to Edinburgh, and if Dundee, and Perth, and Aberdeen, and other towns, go and do likewise, it is not a Utopian theory at all, but a matter of plain and simple demonstration, that the working men can, in the course of a very few years, each acquire for himself at the very least a house which he can call his own. Each may be to a large extent an independent man, if he has wisdom enough to avail himself of the opportunities and advantages which are now placed within his reach. (Loud cheers.) At the same time, it does not occur to me that one-half of the advantages which may be, and will ultimately be, realized, by means of these institutions, will be secured, even when you have studded all the towns of Scotland round with new houses, and even when all the tradesmen in the cities have acquired property; for I see no reason at all why land should not be included in exactly the same *category* with house property. (Cheers.) We have

got somehow or other into a very artificial way of thinking in this country, in reference to the possession of land. Land with us is very like what language is said to be in some eastern countries. There is a kind of language there which is reckoned so sacred, that only a very limited class of persons are allowed to speak it or to read it. Well, it is precisely so in this country with land. (Laughter.) A very limited class of persons in the community have any land, or ever expect to have any. It never seems to enter into the minds of a great mass of the people of this country, that they ever will become or can become landlords in reference to the soil of the country. The utmost length that they dare to go is to imagine it possible to have a house of their own in the town, and this only of late. Now, it is not so in other countries, and I will venture to say, that it is not so in the best constituted countries in Europe. It was far from being the case either in our British colonies or in the United States of America. We know that among the most independent people in Europe, the Swiss, and among the inhabitants of most of the countries of Germany, as you will see in Mr Kay's book, which deserves to be perused by every man who would investigate this subject—I say you will find that there the mass of the people are landlords of a portion of the soil. The same is the case in America. You will find that there are far more landlords in Upper Canada alone,—twenty times more, I believe,—than there are in the whole of



Scotland. I have heard that there are 65,000 possessors of land in Upper Canada, while 3000 individuals comprise the bulk of the landlords of Scotland. (Cries of "Hear, hear.") Now, there is no reason why, if you can buy houses, you should not, by means of these Property Investment Companies, buy land also ; and I will show you immediately what an immense advantage would accrue to all classes of the community if the mania, if you call it a mania, were to take that direction. (Cheers.) The history of the land of Scotland is somewhat peculiar. It was accumulated during the dark ages in great masses by the Popish Church. From the Popish Church it was seized by the Government at the Reformation, and by James VI. was given chiefly to his own favourites in large bulks ; and in those large bulks it remains to a great extent to the present day, so that you can ride thirty miles sometimes at a stretch on the property of a single individual. That is the case with the bulk of the Lowlands. In reference to the Highlands, again, the old patriarchal system which at one time prevailed, and under which the chief and the members of the clan lived in common, as it were, all being entitled to be supported from the soil, that system was changed. The chief resigned, or professed to resign, to the Crown, and got out a new charter, virtually robbing the bulk of the people of all right in the land ; and the result of that again has been, that the immense masses of the *property* in the Highlands have been brought into

the same state to which the great masses of the property in the Lowlands had been previously reduced. But that old system is breaking down ; no matter though great attempts have been made to prop and bolster it up. It is quite plain that the old feudal system is tottering to decay, and that a large portion of these lands is only held by the proprietors because they are bound to them by the stringent, but, I hold, the most unchristian, fetters of the law of entail. (Loud applause.) Let the law of entail be abolished. The sooner the entail system is extirpated the better. The sooner the voice of all Scotland is raised for the extirpation of that old abuse, the sooner will Scotland rise from that degradation in which it has been allowed to sink. (Much applause.) But let it be broken and dissolved, and you will find that a great bulk of landed property would very soon come into the market. Even as it is, great bulks of it are now beginning to be sold ; and, what is a singular fact, a great deal of that land at this moment is offered for sale at as low a price almost as land can be got at in the more populous districts of the colonies. For example, I hold in my hand a map of a great estate, and one of the very best in the Highlands,—I mean the estate of Islay, with the rental and all the particulars. My friend Mr M'Kenzie of North Leith has proposed to get this bought. I find that that estate contains 139,700 acres of land, and the mass of that land so excellent, and the climate so good, that I have heard intelligent persons say,

that that island alone would sustain the whole population of the Hebrides if it were properly managed. Well, the rental of it is £19,000 a-year. It is offered for sale at present at £500,000,—that is to say, it is offered on an average for £3 11s. 7d. an acre, or for £192 fifty-three acres can be bought. If, instead of selling it in one great mass, and in this way, for a reason which I shall immediately explain, putting it out of the reach of the competition of the mass of the people of the country,—if, instead of selling it in one great mass, it were sold in sections for less than £200, a man might obtain fifty-three acres of it, or far more than enough to sustain himself and his family in comfort for life. Now, the question comes to be, Why should not that land be bought by means of those Property Investment Companies ? Men go to the colonies to buy land, but there are a great many reasons why, if matters were properly regulated, a man had better buy land in his own country. I do not say that, things being as they are, and were they permanently to continue as they are, it would not be an advantageous thing to go to the colonies ; but if we could get our own country opened up to the fair competition of its inhabitants, it would be far better for a number to go and settle themselves in their own land, than to go and face the dreadful climate of Canada, to cut down its gigantic woods, to endure the fever and ague that lurk in its swamps, and to meet the many other hardships which a settler is exposed, far from the means

of grace and education. Far better would it be to go and take possession of a piece of land within six hours' sail of Glasgow, which could be got almost as cheap, and which would be productive of advantages to the man and his children, to a far greater extent than he can ever hope to obtain in any colony whatever. (Loud cheers.) And then, look at the advantages to the country. Who are the men that are driven out of the country by means of this forced emigration ? They are the very backbone and sinew of the country. (Cheers.) I saw a letter yesterday from this very same Islay. It is not populated by one-third the number it could contain ; and yet at this moment it is in contemplation to send out a large number of its very best, its most industrious, its most substantial people to other lands. The fruit of this to us will be, that they will leave all the beggary behind, which comes down as an inheritance upon your cities—(hear, hear)—and you are forced to pay for it ; while, at the same time, every man that goes away carries with him generally an amount of capital which would have done a great deal of good at home, and, at all events, carries away his ~~ten~~ fingers, which, themselves, constitute a great capital, and are one of the most important means in civilizing or improving any country. (Loud cheers.) Every pair of shoulders that you suffer to escape from the country is just a pair of shoulders fewer to bear the burdens of the country ; whereas every new man you can settle in

dustriously in the country is just a new man to assist you in bearing your taxation, and in promoting every public object. This would be the result if you could get those colonists to go down and cultivate the country districts of our own land,—breathing the fresh air, treading the green fields, rejoicing in the song of the lark, instead of remaining amidst the smoke of cities. I shall not confine myself to Islay. I see the mass of Skye is to be sold, and a most beautiful country it is. Sir James Riddell is trying to break his entail; and Ardnamurchan may perhaps soon be in the market. (Cheers.) And why should not the south of Scotland come into the market too?—all those beautiful valleys, which would be most admirable residences for multitudes of human beings, but which at present are entirely under sheep, while in the north they are under deer. But “a man is better than a sheep”—(cheers)—and I say he is far better also than a deer; and there cannot be the slightest doubt, that all these districts could be inhabited and colonized by industrious masses from our own over-crowded cities. Just observe how this again would work. One great evil in your cities at this moment is this, that you are borne down by poor-rates,—burdens to a large extent produced by this system of clearing out the country districts, because the strength and the substance go away, and the dregs are left at your door: that is one great reason of the evils which prevail in your cities. (Hear, hear.) Another great evil

is, that you have too many hands, if I may so speak, for the work that is required. You have too great a competition in the labour-market. Men are cheap in comparison, because work is scarce. Very well, suppose a multitude of people were now and then to take it into their heads to go down into the country districts and form a colony. In the first place, you would slacken the labour-market, you would raise the wages of labour in the town, and you would at the same time pour in provisions from the country. Instead of paying for the labour of Russian serfs and American farmers, however important that may be, you would grow your own corn within your own country. (Cheers.) Not that you should not avail yourselves of the produce of other countries if you cannot do better; but every one that looks at the subject will see that it would be a most desirable thing if you could grow every ear of corn that you require to consume, and pay the money to your own countrymen, by making your uncultivated acres produce grain. If this could be done, here again would be one most glorious result of a temporal kind at which to aim.\* The question comes to

\* Were all this done, it is easy to see what an immense impulse would be given to the trade of the country. These new landlords would mostly require houses, which would give employment to tradesmen of all kinds, and circulation to capital. They would also be more able to buy books and newspapers, especially if education were universally extended, and thus give great employment to paper-makers, booksellers, and literary men. To fill the country also thus with an industrious and self-sustaining

be, Why is all this not done ? Now, I will explain this by a very short process. In the first place, I believe that one great reason why these things are not done, and why there will be some time perhaps spent before they can be done, is just the want of sufficient intelligence on the part of the people. In some instances, that want of intelligence goes the length of an utter want of education of any sort. Great masses of the people are often unable to read and write ; of course, so long as they remain in that state, you cannot get at their understandings. You can make nothing of a man that can neither read nor write : that man is locked up against all the light that shines around him ; and therefore it is of the last importance that we should get education universally diffused throughout the entire population—(loud cheers)—and not only education in the mere sense of ability to read and write, but education in the sense of intelligence, of knowing exactly how we stand, and what are the circumstances in which the country is placed. In saying this, let it be observed that I have nothing to expect, and I seek nothing, from any class of politicians whatsoever. I have nothing to do with them at all. I stand here as an honest man, and a Scotchman, to tell you what I think would be for the bene-

population would go far to cut up pauperism by the roots, as in America, and to bring railroads into use. A dense population would turn the railroads, which at present run through comparative wildernesses (e. g. the Caledonian) into sources of profit, and thus recover nearly £100,000,000 of lost property.

fit of our common country. (Great cheering.) I see very clearly one great mischief in the land, and it is this, that whilst men are squabbling away about matters that are utterly trifling, as to which party shall sit in Downing Street, which faction is to preside at the helm of affairs, and various other matters of comparatively little importance, we are forgetting, and for a long time have been forgetting, the real substantial interests of the country, which have been sacrificed by all classes of politicians, simply from want of necessary intelligence, or from some more sinister reason. (Laughter and cheers.) I think the time is come when, putting aside mere petty political questions, or at least merely allowing those who feel an interest in them to struggle for them,—the time is come when the men of Scotland ought to look at matters as they really are, and should all aim at promoting the substantial interests of the country. Would such a law as the law of entail have lasted so long if men had been really looking at the true interests of this country, instead of looking exclusively at such questions as, which party shall be in power? Would the mass of our people have been allowed to sink into such a state of physical degradation if our leading statesmen had been consulting how to raise our people, how to raise the ground-floor of society,—which, after all, is the most important part of the social fabric,—instead of merely considering whether Lord John, or Sir This, was to advise her Majesty? (Loud cheers.) I will give you an illustration of this,

which occurs to me at this moment. You are all aware that, some time ago, a sum of money was lent by the Government to the landlords of Britain,—first two millions, and then two millions more, that is, four millions sterling altogether,—for the purpose of carrying out certain improvements, especially draining. It was a curious thing, by the by, for a Government in debt to be lending money. (Laughter.) Men generally begin to lend money when they have acquired more than they need ; but to lend money when you have far less than you need is certainly somewhat singular. (Laughter.) But so it was ; and the result of it was, that a large portion of that money was swallowed up in Scotland. It was so arranged, moreover, when it was lent to the farmers and the labouring classes, that they generally undertook to pay the whole principal and interest of  $6\frac{1}{2}$  per cent. for the twenty-one years during which it was lent ; and I find that even in this quiet place of Islay, one of the recommendations held out by those who are selling it is, that these poor people of Islay are willing to take that Government money, and to pay the  $6\frac{1}{2}$  per cent. for the one-and-twenty years. What is the result of this ? The result of it is just this, that the farmers and working classes, at the end of twenty-one years, will make a present to the landlords of the kingdom of nearly the whole of these four millions of money. The arrangement is so made, first between the Government and the landlords, and then between the *landlords* and the people, that the people work the

work, while the landlords get the money, or the main advantage of the money. Now, this is curious. I remember a story which was told in our church in the olden time, of a man who, minister though he was, was somewhat stupid, but large in size,— very formidable-looking physically, but very small in his mental development. One of his neighbours said, "This man always reminds me of what is said in the Scripture of Issachar. It says in the Bible that Issachar was a strong ass." (Loud laughter.) So, now, in dealing with the masses of the people, the Government have really treated them, and they have allowed themselves to be treated, as if their name was Issachar, "a strong ass." (Continued laughter.) How would it do to address the Government thus: "You have lent four millions to the landlords: why not lend four millions to the people? You have lent the landlords four millions to keep them in the possession of the land: why not lend—I do not say give, I would not say give—but why not lend, as a mere matter of fair play, a sum of money to the labouring classes of this country to assist them in becoming proprietors of the soil?" If the people were intelligent, that is what they would say; and here is the way in which the great object could be gained. Get a certain sum of money, your own money, from the Property Investment Companies, and a corresponding sum from the Government, and let the land be bought. In this way, just as in the case of any similar enterprise—an emigration enterprise to another land, for ex-

ample—a company of men would make their arrangements, and go and take possession. What they can do for the landlords surely they can do for themselves. If they can work 6½ per cent. out of the ground for the landlords, they can work it out of the ground for themselves; and the result would be, that whereas the former four millions are at the end of the day put into the pockets of the landlords, the four millions this time would go into the pockets of the labouring classes—(loud cheers)—and the labouring classes, beginning with mere frugality and economy to back them, would end in being, to a large extent, proprietors of the soil of Scotland; and you would have in this country the race of peasant-proprietors, now spread over the continent of Europe, and the existence of which has been productive of so many advantages. (Hear, hear.) If you had an intelligent people, and men in Parliament who would demand equal rights for the people, this result would soon be brought about. Well, the second evil which stands in the way of the application of the theory is the evil of intemperance. (Cries of "Hear, hear.") There can be no doubt of that. When we have the masses of the people of Britain spending, it is supposed, nearly seventy millions a-year on intoxicating drink, we can easily see what is one great leading cause of all the mischief. Seventy millions! Why, with that sum you could buy 140 Islays every year,—140 times the 140 thousands of acres of land which it contains; you could soon buy up the whole kingdom. (Hear, hear.)

I do not speak of the snuff and tobacco which are consumed in large quantities, although these are about as bad—(a laugh, and cheers)—but if you were to economize upon the whisky, and these other unnecessary and most ruinous stimulants, the great battle would soon be gained. And therefore, in fighting the battle against intemperance, we must not deal in mere negatives. We must not say merely, “Do not go to the whisky-shop,” but we must tell the man where he should go. (Applause.) Dr Chalmers used to speak of “the expulsive power of a new affection;” and, in a lower sense, we must implant something in the shape of this new affection if we are to do any good. We must not only point the way from the whisky-shop, but we must point to the door of the Property Investment Company. (Loud cheers.) And when we think of wretched families, naked and haggard children, houses without furniture, rampant crime, abounding pauperism, every moral and physical evil heaping and accumulating upon the inhabitants of our country, not to speak of more fearful consequences in eternity, simply because of this monstrous and gigantic evil, I think it is high time that we were lifting up our united voices against it, telling the working classes that, no matter what any man may say, humanly speaking, they have the remedy for most of their social evils in their own hands, and that no man can elevate them unless they are prepared to stand upon their own feet. (Loud cheers.) If they go down into the

depths of intemperance, they must go down into the depths of physical degradation ; and if they are to rise from the depths of poverty and wretchedness, they must pass by the door of the whisky-shop,—they must “turn from it, and pass away.” (Cheers.) Another monstrous evil which stands as a great barrier in the way of our object is the vast difficulty which at present exists in the way of the simple conveyancing of heritable property. I hold in my hand one of the most sensible reports that I have seen emanating from our Parliament. It is a report prepared by a committee that met last year under the chairmanship of Mr Slaney, in reference to the savings of the middle and working classes ; and it contains the testimony of a great number of lawyers on this subject of conveyancing. This is a subject to which I have often adverted ; and a lawyer said once to me, “You are not a lawyer. You do not know the difficulties in the way of securing a more simple mode of conveyancing than the present.” It is true that I am not a lawyer; but I think the matter could be managed as simply in this as in other lands. I cannot see the peculiar necessity of lawyers mystifying us in perpetuity with expensive jargon, scarcely intelligible even to themselves. (Laughter.) Still, we must give our worthy friends the credit they are entitled to. I find here some prominent English lawyers speaking out plainly on the subject, and declaring expressly, that one great reason why the *working classes* do not buy land and houses, which

otherwise they would be most anxious to do, is just that it is the most difficult thing in the world, and a very expensive thing besides, to get a title to your land, or to know, even after you have got it, whether it is a good title or not. (Laughter and applause.) A friend of mine told me lately that he sold a house, and he was so bothered with searches and difficulties of various kinds, that at length he said to the lawyer, "I will pay you £20 down at once, if you will only rid me of this annoyance, and make anything you like of the title." I say that is a vast encumbrance, and so these English legal gentlemen say too. They tell us that in Belgium, Prussia, and elsewhere, a title to land is the simplest thing in the world. A register is kept, an extract from which forms as good a title as possible, and at a very small expense. In America a man can write out his own title, and go and pay half-a-dollar for getting it put on the register—(cries of "Hear, hear")—and then the extract from the register is the title-deed. But in this country matters are very differently arranged, and no man has ever been able to explain why they should continue to be so. The titles have first to be written on stamped paper, and then the same thing is written over again on parchment, and we have a whole set of long parchment documents explanatory of the others. There is no reason at all why the thing should not be so simplified that a man could find out for himself at once whether there were any burdens upon the property he pro-

posed to buy,—that he could have the title made out quite simply, and could know infallibly that it was good. (Loud cheers.) If that were done, no man would invest his money in a Savings' Bank, where, as it now turns out, he could not be perfectly sure of repayment, since he is only buying a portion of the national debt. (Hear, hear.) And far less would he always invest his money in railway shares. In such a case, what can a man get in the end of the day if a difficulty should arise? He may get a parcel of old rails—(laughter)—of old railway sleepers—(continued laughter)—and of old railway carriages. The best security in the world is, after all, the security of land, without disparaging any other sorts of security in their own place. I believe, and this Committee of the House of Commons declares, that if the system of conveyancing were simplified, there would be a great increase of investments in heritable property on the part of the working classes. "The best bank," it has been justly said, "is a bank of earth;" and Sir Walter Scott remarked, that "a Scotchman never gets his head above water but he naturally makes for the land." (A laugh.) Even as it is, in England they are as busy buying land as the people of this country are busy buying houses. They are buying estates in England every week. There are now 30,000 members of Property Investment Companies in England; and in order to help forward this movement, there was a clause, even in the recent Queen's speech, recommending that the titles

of land in England should be simplified.\* But we must watch the Government in connection with this matter. They are likely to forget the interests of poor Scotland in reference to this simplification of titles, unless we watch them narrowly ; and I trust those who have influence with members of Parliament will remind them, that we in Scotland

\* The following paragraph is from one of our newspapers :—“ It is known that the Attorney-General is about to propound a scheme for a general register of real property. The measure is founded upon the late report of the commissioners. The recommendation of the latter is, that there should be a general ground-plan of the kingdom in the shape of maps, with numbers, or marks of reference, for the purpose of registration. ‘ The basis of an index founded on it would be of the nature of a book of reference to this map. Where the document itself referred to the map, the reference would form instructions for registration. Where the document contained no such reference, the instructions as to reference would be supplied by the person requiring it to be registered. The index would lead any person searching the registry directly to the subject-matter of his inquiry,—namely, the land itself ; and would thence refer him directly to every instrument upon the register affecting the land.’ It is remarked by the *Times*, that of the whole area of England, consisting of 36,500,000 acres, maps sufficient for the ‘ Register’ will be forthcoming for 23,500,000 acres, made for the purpose of the Tithes Commutation Act,—not to speak of the Ordnance surveys, already in progress in the six northern counties.” Lord Campbell has now introduced this bill for England and Wales. It does not appear why we should have separate legislation for the different parts of the empire, and separate taxation in Ireland, since we have only one Parliament. Let us have this evil remedied as soon as possible. I observe that Mr Locke King’s bill for extending the £10 occupant clause of the Reform Bill to counties is confined, as usual, to “ England and Wales ;” and am glad to observe that one of our members is to move that Scotland be included.

are just as anxious to have the titles of heritable property simplified as the people in England can be.\* (Loud cheers.) Well, these are some of the difficulties in the way of the attainment of our object. I could mention some more, but I do not wish to prolong the lecture to an unreasonable extent. (Cries of "Go on.") I would just add, that a great advantage is likely to result in this direction from the movement which has been commenced for conferring upon the holders of small pieces of property in this country the same right which at this moment, and from time immemorial, the people of England have enjoyed,—I allude to the movement in favour of a forty-shilling freehold franchise for Scotland. (Loud cheers.) The possession of this franchise has been found to be a very powerful inducement to the masses of the people in England to acquire property; and I would say that it is a most important thing in this point of view. I believe that if you are to look for a

\* I omitted a matter of importance under this branch of the subject. One great reason why large estates are at present sold in bulk, instead of in small quantities, is, that the seller of a property pays one-half of the expense of the title, and therefore it is much cheaper to have one title than many. Take the case of Islay, for example, and calculate the expense of breaking up about 140,000 acres into twenty or thirty-acre lots, upon each of which the seller would require to pay the one half of £8 or £10, and the matter will be understood. But if a title to each lot could be got for 5s., the affair would become very simple. Those who wish to create a wholesome race of peasant-proprietors, therefore, have a great *interest* in the simplification of titles.

stable Government,—for a Government regulated by the principles of justice and by the principles of Christianity,—you are not to look for it so much from old statesmen, as from the middle classes of the people, from the intelligence of the mass of the community. (Hear, hear.) And I have no doubt at all, therefore, that the obtaining of that forty-shilling freehold right would have as powerful an effect in Scotland, in helping forward this great object at which we are aiming, and even a more powerful effect, than it has had in England. I trust, therefore, that that movement which has now been commenced will be vigorously prosecuted, and that our fellow-labourers will never cease from their efforts until that object is gained, which, after all, is merely, as our excellent chairman (Mr J. F. Macfarlan) has proved, a restoration to Scotland of a right which it formerly possessed,—a right of a most valuable character, and of which our people were most unjustly deprived. (Cheers.) But there is one point more to which I must advert, and it is this. I believe a great obstacle which at this moment lies in the way of the acquisition of real property is the increasing burdens that attach to property,—the way in which our criminal system has been managed,—the great encouragement given to criminals, and the small encouragement given to working men,—the great, splendid palaces in which you put your criminals, while you tamely suffer the working men to live in wretched hovels—(loud cheers)—and the system, also, of having

palaces for paupers,—work-houses they are called, but they should rather be called idle-houses. (Applause.) I believe that all these things have had the effect of swelling up the local burdens, so that men begin almost to be afraid of possessing property. Thus it is, you observe, that all the various objects aimed at by what we call the "Social Reform Association" piece together. We wish to remove from our country the stigma of having most wretched houses for the people. We wish them to acquire property in their own houses. We wish to set land free both from the law of entail and from the cumbrous system of conveyancing. We desire the introduction of a system which will make the poor industrious instead of idle, which will make the criminals labour instead of being the most lazy and comfortable men in the whole community, about whose health there is the utmost public anxiety felt—(laughter)—and about the sanitary state of whose habitations there is the greatest amount of public and official concern manifested. (Continued laughter.) Whilst reasonable care and concern in these respects may be good enough in itself, it has been demonstrated, first of all by the example of America, where prisoners are made to sustain themselves, that a better system is attainable. No man with a small property in America has any prison-tax paper periodically thrust upon him. They make the two sides of the sheet balance there. They tell their *prisoners*, "Do you think that in prison you are to

rob us any more than you have done already? You remain where you are until you have repaid to the community every farthing you have cost." (Loud cheers.) It is thus that in America they get quit of their burdens. And in our own Ireland, by stress of weather it may be, but still in reality, the same thing has been tried with paupers. In the work-house of Cork an industrial system has been introduced, and now they grow and grind their own wheat, make their own blankets, and are otherwise usefully employed; and by this means already the work-house saves £4000 a-year—(loud cheers)—to the great advantage of the paupers. I rejoice that our public authorities are beginning to look this matter in the face. I believe they would help forward the cause of Social Reform greatly by making everything appear in its true light, and stand upon its own feet,—by putting an end to this system of setting a bounty upon vice and a bounty upon idleness,—and placing all the bounties upon industry, and frugality, and economy. (Cheers.) Let the magistrate be "a praise to them that do well, and a terror to evil-doers," and you will do much towards getting society into a comparatively hopeful state. (Hear, hear.) It is surely high time that we were setting about the improvement of our beloved country in right earnest. The times loudly call upon us to be up and doing, to "repair the old waste places, the desolations of many generations." If Christian principle and steady effort are brought to bear, we may, by the blessing of

God, anticipate success. It has always struck me as curious, that Scotchmen are able to do so much in every country but their own. Go to other countries, and you will see that the chief magistrates, that the people of first influence, that the men who guide the helm in almost all the most important enterprises in the world, are Scotchmen. And even in England, it is Scotchmen that have spanned the Menai Straits,—that have framed the Crystal Palace. Yet, when we come back from our wanderings, we are mortified to find the same men, shrewd, intelligent, and, I believe, with a comparative amount of Christian principle greater than you will find in any other country in the world, yet trodden down, groaning under burdens,—burdens, too, which appear to many to be quite removeable, but which are always apparently increasing,—and under difficulties to which they can see no end. I can see a very clear end to them, humanly speaking, if we would only adopt the right course. I can see a clear end to them, with the blessing of God, if we could get the mass of the people of this country to understand how matters really are,—if we could get them to give over waiting on mere statesmen, and to grapple with the existing evils on the principles of Christianity and common sense, never ceasing or relaxing in their efforts until every evil is conquered.

Dr Begg concluded, amidst great cheering, his lecture, which had been listened to with the deepest interest for upwards of an hour and a half.

Mr J. H. STOTT moved the following resolution :—“That the best thanks of this meeting are due to the Rev. Dr Begg for the admirable lecture which he has this evening delivered, and for his untiring efforts in the cause of social reform.” After stating how much pleasure and instruction he had derived from Dr Begg’s valuable lecture, he begged to add to his motion, that the Rev. Doctor be requested to publish it. (Applause.)

Mr R. S. GRIEVE briefly seconded the resolution, which was carried by acclamation.

The CHAIRMAN, after conveying to Dr Begg, in very appropriate language, the thanks of the meeting, and their desire that he would consent to publish his lecture, made a few remarks on the forty-shilling freehold qualification for Scotland, and read the following letter which he had received from J. B. Smith, Esq. M.P., in answer to the petition forwarded by the Social Reform Association :

“ 105, WESTBOURNE TERRACE, LONDON,  
“ Feb. 28, 1851.

“ SIR,—I am favoured with yours of the 26th instant, enclosing your admirable petition in favour of the forty-shilling franchise in counties in Scotland, which I will take care shall be printed with the votes.

“ My motion shall be confined simply to the substitution of forty shillings, in lieu of the present county qualification of ten pounds. In this form I think it will be less likely to encounter opposition, than introducing any other changes or im-

provements in the existing act, the more especially as the whole question must come before Parliament next session, since Lord John Russell has intimated his intention of bringing forward a new Reform Bill,—a pledge which no Ministry can now refuse to redeem.

“The present appears a favourable opportunity of reminding those who may have to bring forward a new Reform Bill, of what Scotland requires; and that the people, in asking that the law may be assimilated to that of England, are only asking a restoration of their ancient rights.

“The freehold movement in England is attended with the happiest moral results: men have begun to learn that every pint of beer they swallow is equivalent to a yard of land; and they see how, by a little self-denial, they can obtain a freehold, and become a county voter. In a few years there will be thousands of these voters in England; and I cannot conceive a more constitutional or safer process of breaking down the monopoly of county representation, hitherto enjoyed by the aristocracy.

“I have to-day received a communication from Glasgow, and I hope to hear that all parts of Scotland will express their opinions on this important and practical reform.—I have the honour to be, Sir, yours respectfully,

“J. B. SMITH.

“To J. F. Macfarlan, Esq., Edinburgh.”

CONSTITUTION OF THE  
SCOTTISH SOCIAL REFORM ASSOCIATION.  
INSTITUTED 18TH JANUARY, 1850.

"There is not perhaps in human affairs anything so unaccountable as the indignity and cruelty with which the far greater part of mankind suffer themselves to be used, under pretence of Government. For, though mankind take great care and pains to instruct themselves in other arts and sciences, yet very few apply themselves to consider the nature of Government,—an inquiry so useful and necessary both to Magistrate and People. The generality of all ranks of men are cheated by words and names; and, provided the ancient terms and outward forms of any Government be retained, let the nature of it be never so much altered, they continue to dream that they still enjoy their former liberty, and are not to be awakened till it prove too late."—FLETCHER OF SALTOUN.

OBJECTS.

THE general object of the Association shall be, by the diffusion of information and otherwise, to promote the economic wellbeing of the community, by elevating the condition of the working classes, and diminishing public burdens. It is not intended to interfere with the benevolent labours of others in the same field, especially in the diffusion of Christian knowledge, and the promotion of temperance and education in industrial schools or otherwise; but to take up additional objects, having a manifest bearing on the best interests of society, but which are at present more or less neglected.

1. To remove one great cause of degradation, disease, and loss of life among the working classes, especially in the poorer districts of large cities, spreading the same evils around, and entailing public burdens upon all, the Association will labour to promote all sanitary measures, particularly the erection of improved houses for workmen, and to secure for all the free use of public grounds for the purpose of bleaching and healthful recreation.

2. For the purpose of finding employment for surplus labour and superabundant capital, and thus preventing the necessity for emigration, and drying up a great source of pauperism and other public burdens, the Association will labour to secure the emancipation of the soil, and open up the undeveloped resources of the country, by obtaining the abolition of the law of entail, and a simplification of the present cumbrous and expensive mode of conveyancing.

3. As the present modes of dealing with crime and pauperism are, to a large extent, instrumental in creating and fostering these evils, instead of arresting their progress, the Association will labour to obtain such a reform in the pauper and criminal systems of the country as shall make both paupers and criminals, to as large an extent as possible, self-sustaining, by enforcing productive employment in lieu of mere maintenance, and that without interfering with the ordinary labour market.

## THE WORKING MAN'S HOME.

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The following is a copy of the circular inviting the essays, of which thirteen were presented, and of which the one now printed obtained the first prize :—

Dr Begg hereby offers two prizes, one of £5, and another of £2 ; and the Co-operative Building Society of Edinburgh offers one of £3, for the three best essays on Working Men's Houses. The conditions of the competition are as follows :—

1. The competition shall be open to all the operatives, of every kind, in Edinburgh and Leith, but working men only shall compete.
2. The essays shall be given in to Dr Begg (Newington Manse), on or before the 1st of January, 1864. The judges will be fixed afterwards. Each essay shall have a motto, and shall be accompanied with a sealed letter exhibiting the same motto outside, with the author's name and address within.
3. The topics embraced in the essays shall be such as the following, viz. :—The evils of the present state of things ;—the kind of houses that working men need ;—the importance to working men of having houses of their own ;—the difficulties in the way of this, and how these may be overcome, with especial reference to well-directed co-operation, Property Investment, and Building Societies, &c. &c.

# FIRST PRIZE ESSAY.

THE

## WORKING MAN'S HOME.

BY

JOHN SYMINGTON,  
COMPOSITOR.

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“Who would be free, themselves must strike the blow.”

“When our industrial population are able to provide not only for their own subsistence, but to invest their savings, and find means for their own education and recreation, they cannot long be debarred their full rights as citizens, and will have in their own hands all the appliances for raising themselves to a higher position in the social scale.—*Nonconformist*.

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## THE WORKING MAN'S HOME.

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### I. THE EVILS OF THE PRESENT STATE OF THINGS.

#### EVILS OF THE BARRACK SYSTEM OF HOUSES.

PERHAPS one of the most striking spectacles presented to the gaze of the stranger who visits Edinburgh is the great height of many of its houses. Arrested in his course, he views with wonder, mingled with awe, the upward rise of storey above storey, towering overhead with all the loftiness, if not the majesty, of airy turret and frowning battlement; and scarcely realizes the fact that those lofty dwellings, whose huge gables and thickly clustered chimney stacks almost seem to hail the orbs of heaven, are filled with a dense population, whose habitations, thus rising tier above tier, seem to be "perpendicular villages." Like many other of the works of man, however, it is only distance which "lends enchantment to the view." Though picturesque enough to the on-looker, when the explorer begins to wind his way up perpendicular stairs, and traverse with devious step interminable passages, his first feeling, prompted by his aching joints and strained limbs, may be one

of wonder at the absurdity and inutility of such a mode of residence. In olden times, when the guns of the castle were required as a protection to the citizens who dwelt under their shelter, and when residence within the walls of the city was requisite for security, there might have been a necessity, as the population increased, for extending house accommodation upward, when it was neither convenient nor desirable to extend it outwards and around. But in these our modern times there is no longer any necessity for perpetuating this practice of our ancestors. The necessities of a bygone age, however, seem to have impressed with a peculiar character the architecture of Edinburgh. Though the reason for piling storey above storey no longer retains its force, the traditions of the past appear to linger in the minds of our modern architects, prompting them to perpetuate—certainly in dimensions more moderate and less pretentious—what posterity is beginning to regard as an inconvenience and a nuisance.

The great bulk of the population of Edinburgh, principally composed of the working classes, forced to reside in these huge tenements, have many evils, of a moral, physical, and social nature, inflicted on them ; and are subjected to many hardships which, in other circumstances, might in great measure be avoided. Sanitary arrangements of the most defective description, and the inadequacy of means for ridding the dwellings of daily household impurities, thus giving rise to disease, are amongst

some of these evils. The absence of conveniences, in the great majority of instances, more especially where there is a family, is a great preventative of that thorough cleanliness and purity which would otherwise characterize many of the dwellings of our working classes ; and, as a consequence, the atmosphere is foully tainted, and rendered almost unendurable by its loathsomeness at those periods when offal and nuisance require to be deposited on the streets. The want of ready access to pure water is also a characteristic of many of these tenements, not a drop of that absolute necessity of life being found there except what may have been carried thither from the public wells by the tenants themselves ; and the labour attending this mode of water supply is often such as to induce, in many cases, carelessness in the thorough purification both of houses and persons, giving rise to a whole train of febrile and skin diseases, which pursue their desolating career, rendering life a burden, and death a welcome release from further bodily suffering. Sometimes a considerate landlord has erected a *sink*, while his parsimony, or the indifference of his tenants, has prevented the introduction of a fresh-water pipe or cistern. The impure and soiled water is thrown into the sink ; and seldom, if ever, will any one be at the trouble of throwing down a pailful of pure water to cleanse the pipes from their increasing incrustations of filth, more especially when the water needful for the purpose can only be acquired with trouble, and a considerable ex-

penditure of physical strength. As a consequence, the atmosphere is grossly polluted ; and as the inhabitant enters from the pure air, and inhales the loathsome exhalation which fills the stairs and passages of such dwellings, his lungs are filled with noxious vapours, which cannot but induce disease, and give rise to fevers of a most malignant type. When sanitary arrangements are of such a defective description, it naturally follows, that when an epidemic visits,—if it has not arisen from the filth of such a neighbourhood,—its ravages must be of the most frightful description. With nothing to avert its approach or stay its progress, its fury must expend itself on the hapless victims of poverty, cupidity, and sanitary ignorance. Traversing passage after passage, and flat after flat, the fell destroyer pursues his noiseless work of death. Many must succumb ; for the very atmosphere which is deleterious to the vitality of mortals, is the very elixir of life to the fiend who has taken up his abode in such a tenement. It is the universal testimony of medical and scientific authorities on the subject, that in proportion to the defectiveness of sanitary arrangements, so will be the virulence and continuance of epidemics.

Not only is the prevalent state of things wholly worthy of condemnation on account of defective sanitary arrangements, but there are other considerations which, more or less, bear on the comfort of the tenants or the value of the property, showing the undesirability of such residences. The

children of working men who live in lofty tenements are often disadvantageously placed, being confined in houses at times when their youthful energies should be developing by out-door exercise. Living so high up, if they are allowed to go abroad at all, it is impossible, amidst the daily round of domestic avocations, for that watchful care to be exercised necessary to preserve children from the many dangers which are liable to beset them in the street. Parents are often forced to choose between two evils: either to curb the romping desires of their little ones, retarding the due development of their physical powers by confinement to the house; or limit their playground to the vitiated atmosphere of a common stair or passage, or risk the lives and limbs of their children by uncontrolled freedom out of doors, it being utterly impossible, in many cases, to exercise a proper care over them,—a state of matters which affords a melancholy commentary on those street accidents among children which so often leave them cripples and disabled for life, but which, under more propitious circumstances, might have been altogether avoided. Lofty tenements, containing a great number of separate dwellings, and giving accommodation to many families, afford also a home very often to the disreputable and the worthless. It is no uncommon sight to see different grades in the social scale (for even among the working classes there are many gradations) overlying each other with nearly all the regularity of geological strata, according to

the number of flats the tenement may contain. The rents of the houses being lowered, generally speaking, as they rise from the ground,—being highest on the first flat and lowest at the top,—they are occupied according to the capability of the inhabitants for paying rent. Thus, though a well-to-do family may occasionally crop out, like certain veins of rock, amongst the overlying social strata, yet such tenements are usually found to be inhabited as already indicated,—continuing thoroughly respectable in their nature, until the lowness of the rents attracts a class whose character is doubtful or altogether bad, and who in many cases prove a pest and a nuisance to all the inhabitants in the stair. Often the feelings of respectable tenants are shocked by having for their neighbours parties who earn their livelihood by a course of immorality and sin ; and parents are pained to the heart (being in general, for a period at least, utterly unable to remedy matters) by the necessity entailed upon them of bringing up their children witnesses to gross licentiousness, drunkenness, and debauchery. Were this plague-spot confined to its original dimensions, it might work its own cure, and ultimately die out ; but, like the plague, it spreads, devours, and kills. The guileless and the innocent are often entangled in the net, and poisoned by the loathsome moral pollution. Families from the country, whose young people import with them a measure of arcadian innocence, are often contaminated by the presence of one of those dens of

infamy existing in their neighbourhood. This is a moral miasma which the philanthropist almost shrinks from encountering, and whose seething wickedness spreads pestilential odours around. Such is often the position of the respectable working man, who strives to protect his children from evil, and set a good example before them, having often his efforts stultified by the viciousness and disreputable conduct of his neighbours, over whom, by the existing house arrangements, he has no control.

**EVILS OF INADEQUATE ACCOMMODATION AND OVER-CROWDING.**

Another fruitful source of evil is the insufficient, and often miserable accommodation afforded by many of the dwellings of the working classes. In Scotland there are 226,000 families who inhabit single rooms, while there are nearly 8000 families who inhabit rooms utterly destitute of windows. It is a lamentable fact, yet a true one, if we allow the moderate calculation of three individuals on an average to each family,\* we have in the one case 672,000 persons who (more especially during their sleeping hours, perhaps, in a physiological point of view, the more important for them) are deprived of a sufficient quantity of light and air necessary to supply the demands of nature, and preserve the body in a healthy condition ;

\* The proper calculation should be about four and a half to a family.—ED.

while in the other we have nearly 24,000 persons from whom fresh air is wholly excluded during their sleeping hours, except what may stealthily find its way through crevices of the door, or by any cranny which has not been closed up by the inmates themselves, in order to keep the cold air from penetrating their dismal abodes. Such a state of matters must be fruitful of vice, disease, and suffering. The overcrowded apartment, whose atmosphere is loaded with foul and noxious gases, instead of being a place of repose where the wearied limbs and exhausted energies may regain strength for the toils of the morrow, is converted into a pestilential hotbed, whose Lethean vapour spreads a pallor over the face of the sleeper, and instils into his unconscious frame the seeds of disease, which will bring forth certain fruit in death. He may wake on the morrow, but his exhausted energies have not been revived. He goes forth to his daily avocations, feeling jaded in body and depressed in spirits, only to repeat at night the loathsome experiment he is so often compelled to undergo.

It is melancholy to consider that prisoners to justice are provided with better accommodation than many of our working men, who are struggling with honest poverty, and who, in the language of our national poet, are men "for a' that." Each prisoner is provided with a thousand cubic feet of air, and he enjoys sanitary arrangements of the most perfect description; while whole families of working men are doomed to vegetate in small, close-

confined apartments, whose sanitary arrangements are most defective, or rather with no sanitary arrangements at all. The spectacle which is thus exhibited in many of our large towns, such as Edinburgh, Glasgow, Greenock, or Dundee, is abhorrent in the extreme. Large families, and sometimes more than one family, are forced to reside in single apartments, in many instances only a few feet square. In a paper read by Mr William Keddie before the Social Science Congress held at Glasgow in 1860, it was stated that, "though five was the average number of persons in a dwelling composed of one apartment, there were cases in which the number was much greater. He had visited a house where the grandfather and grandmother, two married daughters, with their husbands, four children, a female lodger and her niece, were all living together in an ordinary-sized kitchen, with a closet attached to it of the dimensions of an ordinary-sized press : that there were 31,732 houses in Glasgow under £5 of yearly rent ; and such was the demand for dwellings, that frequently more than one family were huddled into a single dark and ill-ventilated apartment." At the same meeting Mr David Smith stated, that in a small apartment, a few feet square, "seventeen persons slept ; in another, eight ; and in one smaller still, eight also. He had once seen nineteen persons living in two small apartments,—five of a family, and fourteen lodgers." In Edinburgh like scenes may be witnessed daily. In a house of two apart-

ments, which united would not produce a square of sixteen feet, thirteen persons have been accommodated,—six adults and seven children. In another of much less dimensions, four adults and three or four children have resided,—two of the adults of opposite sexes, and not related to each other. In a third, of less dimensions still, two families have been accommodated,—huddled up, rather,—numbering nine persons,—four adults, the rest children. In many other instances small single apartments have been found, whose Lilliputian dimensions have been forced to accommodate large families, many of whose members had arrived at the age of maturity. These are a few instances out of many, illustrating the amount of house-room enjoyed by a large portion of our working classes. All these cases, in Edinburgh at least, exhibit the condition of families who enjoy, comparatively speaking, regular incomes. They by no means represent the pariahs of society : to descend farther in the social scale would reveal a picture from which the philanthropist and social reformer sometimes shrinks in horror,—an augean depth of wickedness and pollution, the debris of bygone centuries, to clear out which would tax the energies of a Hercules with a power twenty times greater than that of the fabled hero of antiquity. Such are the pestiferous hotbeds which many of our large cities present to the invasion of disease. Cholera, fevers of a malignant type, with their long train of attendant evils, sometimes rage with

undisputed sway, filling our infirmaries and poor-houses, raising the bills of mortality, and hanging like an incubus over the community, already groaning under a continually increasing load of pauperism.

**MORAL AND SOCIAL EVILS FROM THE PRESENT STATE OF THINGS.**

But apart altogether from physical, there are moral evils attending such a state of matters, and, indeed, almost inseparable from such a mode of residence. The family of a working man, forced to reside in a single apartment, must necessarily perform every office there, while at night every foot of available space is often converted into sleeping room. With two or more beds in such close proximity, often occupied by adults, and frequently by other than blood relations, it must prove anything but conducive to morality. It is needless for us to do more than indicate this part of our subject; but it might prove an interesting and instructive inquiry as to how much of our Scottish profligacy and illegitimacy is due to the insufficiency of sleeping accommodation for our working classes. Not only, we believe, illegitimacy, but intemperance and a host of other evils, can be traced to the want of proper dwellings for families. The husbands and fathers, and the children as they grow up, soon begin to loathe their pent-up and unwholesome abodes. Indeed, they are almost driven from their homes; while the spacious pub-

lic-house, with its glittering attractions and jovial company, extends a hearty welcome to the home-disgusted mechanic. The tale is soon told. In all likelihood one result follows with the certainty of the law of gravitation. The head of the household has begun to descend that steep gradient which will certainly land him in perdition; while the neglected family will soon perhaps follow his example, and add another to the many moral wrecks already strewn around. To stay the extending evil is a task common measures are found inadequate to accomplish. The social reformer, the missionary, and the gospel minister, have their efforts stultified and rendered useless by the demoralizing influences of the workman's home. There, in many cases, the good seed will be choked by the surrounding moral pollution, as soon as it has begun to germinate; and until these abodes are razed to their foundation, or at least until the free air of heaven is allowed to penetrate their innermost recesses, drunkenness and pauperism will extend, and an increasing criminality will give us an unenviable notoriety among the nations.

## II. THE KIND OF HOUSES WORKING MEN NEED.

The question naturally arises, Where can a panacea be found for such a wide-spread evil? The present state of things being altogether bad, with nothing in the least degree tending to ameliorate *the increasing social disorder*, no remedy can be

found, no healing balm extracted from the system at present existing. Every tendency is in the contrary direction. From time to time large blocks of buildings, which gave household accommodation to many of our working classes, are being demolished, their sites being required for other purposes ; while no corresponding increase has taken place of suitable dwellings calculated to conserve the health and morals, and at the same time accommodate an increasing population. To eradicate the evil, the remedy must be thorough. The present style of houses must be entirely replaced by one in which the community may place confidence, and which will command the support and enlist the sympathies of the class sought to be benefited. Societies and individuals who endeavour to provide household accommodation for our working classes should have a proper realization of the nature of their task, and a just appreciation of what is really demanded at their hands. It is needless and invidious to refer to certain efforts to provide the accommodation desiderated, which, as the sequel has shown, had their origin less in philanthropy and kind-hearted benevolence than, under the guise of kindness, in a simple love of gain, the sole desire being to lay out capital to the best advantage. Rearing blocks of buildings which, without sarcasm, present an appearance little better than that of well-arranged barracks, the attempt has been made to induce families to rent, in many cases, the veriest dovecots which it ever entered into the mind

of architect to contrive ; coupled, in others, with the most absurd regulations, which intrude on family arrangements, and disturb that domestic privacy which it is the right of the poorest to enjoy.

There is a great difference of opinion as to the kind of houses required for our working classes ; whether the blocks should be large and extensive, or small ; and the houses more on the cottage or self-contained principle. In many parts of England, where land is easily acquired, and the cost of erection comparatively trivial, the cottage or self-contained system prevails to a great extent. Many facilities are afforded in that country for cheapness of erection. We have known instances where the ground, on being sold, was found to contain a good substratum of clay, suitable for building purposes ; and the new owners, instead of buying bricks, set to work and erected a kiln, prepared their own bricks, and built their houses at an immense saving of what otherwise would have been ordinary expenditure. This may be taken as, in a measure, explanatory, not only of the cheapness of erection, but also of the greatly preponderating number of a similar class of houses in England, as compared with Scotland. Seldom more than two storeys in height, —the second one ascending by an inside or outside stair,—the block of houses presents a light and cheerful appearance ; while each family has access at the back to a yard, garden, or green, which belongs entirely to themselves, and in which are generally situated the requisite accommodations,—cellar,

convenience, ash-pit, &c. Were the land around cities in Scotland made purchaseable by Act of Parliament, many of these advantages would soon be generally enjoyed here. Often have we surveyed with feelings of pleasure, not unmixed with envy, the cheerful appearance of row after row of those comfortable-looking self-contained houses inhabited by English workmen, and wished we could have transported them, in all their ornate beauty, with the honeysuckle, the jasmine, or the lovely rose-tree, encircling their doors and windows, to our native land, where such blessings, acquired so cheaply too, would be thoroughly appreciated. *Æsthetically*, however, the hand of time does not work by way of improvement. Picturesque, when first built, with the warmth of colour natural to new bricks, heightened by the sills and lintels being formed of freestone or fire-brick, in course of time they lose their freshness of colour, and assume a very sombre aspect, almost amounting to repulsiveness in the eyes of those accustomed all their lives to the appearance of stone-built houses. Apart from this, however, one could not help being impressed with the air of contentment and self-satisfaction, not unmixed with a careless independence of manner, assumed by the English citizen—in many instances proprietor of his own cottage-home—thus having every inducement to beautify his little villa, which, with a healthy family, and so many self-contained comforts, forms a *tout ensemble* worthy of admiration. In amplification of these remarks, we cannot

do better than quote the words of William Chambers, Esq., of Edinburgh, when referring to the condition of the working classes of Birmingham, in a lecture delivered at Edinburgh in 1862 :—

“ I wish I could convey to you a sense of the pleasure I had in wandering for hours up and down these suburban streets, composed of houses the property of the manual labouring classes, or in the course of becoming so. With few exceptions, the whole consists of two storeys ; and all are self-contained houses,—there being only two exceptional cases of one dwelling-house being placed above another, for such complications are not liked. All the houses are of brick, the only stone employed being the sills of the windows and the door-steps. The brick is mostly red ; but in some cases there is a tasteful adaptation of light and dark-coloured bricks, so as to impart a pleasing effect. Economy, along with comfort and a distinct separation of families, have evidently been studied. The roofs are neatly slated, and provided with rain-conductors, communicating with the drains in the streets. In some cases the houses rise from the verge of the side pavement ; in others they have a flower-plot in front, with a railing ; but all have gardens, which are generally behind. The access to these gardens is by an open passage from the street, which serves for two contiguous houses. Going through this brick-paved passage, you find yourself in a small back-yard, from which, by a door into the kitchen, *the humbler classes* usually enter their dwellings,—

the front door being kept, as it were, only for distinguished visitors.

"It might be thought that, being constructed of brick, and of no very imposing height, these houses would have a somewhat insignificant appearance. Certainly, neither grandeur nor the picturesque is consulted, for both would have been out of place. Take a row of these houses, and you see at a glance that they are inhabited by a class of persons who, however humble in rank, aspire to cleanliness and good taste. Just glance at some of the more observable features : the doors painted imitation oak, provided with bells or knockers, and surmounted by a fan-light. The windows, mostly of plate-glass, smart and shining, are decorated inside with pretty white net-work curtains ; and, what may equally surprise you, the looking-glass on the dressing-table in the bed-room is seen to be fancifully draped in muslin. There is nothing like overcrowding. The dwellings, each appropriated by a single family, commonly consist of two apartments below and two above, with ordinarily a kind of back-building used as a scullery, or for an oven in which to bake home-made bread. All the houses whatsoever are provided with suitable conveniences behind. In the small back-court, common to two dwellings, there is a wooden pump, yielding a copious supply of pure water,—a great point this, as no water-rates have to be paid, and neither outlay nor trouble is incurred for plumber work. Between the different classes of houses there

is this marked distinction, that those of the humbler and more numerous kind have no passage or lobby. The front door opens into the parlour, a door from which communicates with the kitchen or living room ; and from what seems like a cupboard in the kitchen, a wooden stair leads to the two bedrooms above. The better class of houses have a passage and staircase. The garden, which is entered from the back-court, is a fine wholesome feature. There vegetables and flowers are cultivated, clothes hung out to dry, and children amuse themselves in the fresh air. The artizans of Birmingham have long been noted for their love of gardens, where they used to spend hours in the summer evenings, and much of their leisure on holidays. The attaching of gardens to their dwellings has therefore been much appreciated."

However much we might desiderate the reduplication of dwellings such as these, a struggle will be necessary to admit of the same boon being extended to Scotland, where land is so difficult to be acquired, more especially round the centres of our industrial population,—the very places where the need is greatest and the want most apparent. It seems an anomaly, yet a fact, that valuable sites and property can be acquired for almost any purpose but this one, viz., the building of working men's houses. The law of entail in some cases, and the unwillingness of proprietors in others, would seem to form great obstacles in the way of acquiring *sites for such a purpose.* But should a railway

company want the ground, or should it be required for some other public purpose, an Act of Parliament soon compels recusant proprietors to part with their tenaciously-held possessions ; and if an Act of Parliament is effectual in the one case, why should it not be brought to bear with equal rigour in the other ? No obstacle should be placed in the way of ameliorating the condition of the working classes, who are in reality the nation's strength, and in the depression of whom that strength may be turned into a source of weakness and danger.

If the English system is not very practicable at present at the great centres of population, it still remains to restrict the new blocks which may be built for the accommodation of our working classes to limits consistent with an economising of space, and consistent also with the preservation of the health of the inhabitants. In our opinion, two storeys should be the extreme height attainable by houses of the description we have indicated. More than this we can only view with disfavour, and as not tending to the attainment of the ends desired. Such a block, duly provided with entrances on each side, so that the houses may be self-contained, with green, water for bleaching purposes, &c., possesses all the general requisite amenities,—general sick-rooms, general washing-houses, general reading-rooms or clubs, being things we greatly deprecate, regarding them more in the light of nuisances than conveniences, as they disturb the privacy of home, and may induce habits which have a dissipating

tendency. Apropos of the recent endeavours to establish club-rooms in connection with the dwellings of the working classes, where,—to quote the words of a speech delivered by a noble Lord in Edinburgh lately,—“the industrious, whose homes are crowded with children, or in any other respect ill adapted for receiving friends, may be able comfortably and socially to pass the hours not devoted to work, or study, or rest,”—we are not aware that the most strenuous advocates of such institutions are to be found among the working classes themselves. With all due deference to our many great and noble philanthropists, it sometimes happens that those who know least about the social domestic life of our working men are the readiest in forcing upon their notice schemes for its improvement. If we may judge from certain remarks, and casual glimpses of domestic life as existing among our middle and upper classes, which occasionally percolate through our periodical literature, it would seem as if the existence of clubs did not tend to soften down the asperities which are apt to arise in every-day life, or heighten that domestic happiness which ought to exist in every well-regulated household. If such an institution would seem to be no more than tolerable among the higher and aristocratic circles of our country, where the advantages of position, rank, and wealth, open up so many sources of enjoyment and independent pleasure-seeking, one should be chary in introducing *it* among classes utterly destitute of all the cor-

responding advantages possessed by the other, and in the patronage of which certain results will assuredly follow, whose nature will be that of unmitigated evil. For single men such club-rooms may do all very well, but for married men they are scarcely to be desired. The head of every family has been elected president for life of a club, and called to preside over an association, by a higher fiat than the suffrages of his fellow-men. Its proceedings, for which he is, in a manner, responsible, are all-important, and destined to exercise an influence through the never-ending cycles of eternity. That club-room is his own home, and its members the little prattlers who look up to him for guidance and counsel. The hours he is asked to spend in the rival club-room to be set up by some of our philanthropists, are the very time when his presence is required at home, where the vice-president, in the person of the devoted partner of his joys and sorrows, who has fulfilled all the onerous duties incumbent on her while her lord has been engaged in "work, study, or rest," naturally looks forward with a feeling of relief to the hour when the father of her family can, unrestrained, resume the presidential chair. A married man needs no *companions* other than the members of his own household. To the rightly constituted mind, the time which remains after "work, study, and rest" have been accomplished, will be found short enough to develop aright the dawning of the opening intellect, to teach the young idea how

to shoot, and train the olive plants around his table to follow the leadings of rectitude and wisdom. The association in the club-room is not required on the grounds of economy. The periodical press and the circulating library can cover the domestic table with the wisdom of the ancients, the gems of the moderns, and the beauties of literature, for, at the most, a few pence monthly ; and it is unnecessary on the ground of principle and expediency, as it must draw the head of the household away from his family at the time when he is most required, and give him a taste for enjoyments and companionships which can only be gratified beyond the pale of the domestic hearth, and are apt to render irksome those duties which society in general, and the dictates of heaven, have called upon him to discharge.

Along with economy in building-material, substantiality must be secured. It is the one fault of the English system, having in some cases inferior material, and in many others slimness of erection, induced sometimes by terminable leases, and the consequent precarious tenure of land. The success attending the efforts of many of the New-haven fishermen, who have built pleasant and substantial dwellings for themselves,—the solid comfort exhibited by the working men's houses at Pilrig, although with the great drawback that they are not their own,—and the houses more recently erected by the Co-operative Building Society of *Edinburgh*,—exhibit what can and should be done

to supply a felt want of our working classes. The size of the apartments should form an important element in the consideration of this topic. Referring to certain bygone efforts, it would seem as if working men had been almost regarded in the light of vermin, which retire to holes and crannies for needful rest and shelter, only to re-appear when forced out by the instincts of nature. Examples have been furnished of rooms designed as dwellings for our working classes where, when a table has been placed in the centre of the floor, and a few chairs ranged round the walls, there was positively no room left for the inmates to move about; and in other cases where, if the inmates possessed a sofa, it was absolutely impossible to get a bed set up in the house. It would seem ridiculous, were it not a reality, the smallness of the apartments,—the veritable pigeon-holes which have in some cases been provided; as if working men required less room, less breathing space at night, after the labours of the day were over, than their brethren of more highly favoured classes. Physiology indicates just the reverse. The man who has toiled all day comes home at night, exhausted in body, and perhaps wearied in mind; and unless his dwelling is large and airy,—with ample breathing space,—with a good deal of what may be termed *roominess*,—no proper facility is afforded for recruiting his toil-worn frame. To condescend to dimensions is scarcely within our province, this being an item to be determined by architectural

arrangements. It is much easier to give an opinion what they should not be under, than what they should not exceed. It seems to us apartments should not be less than twelve feet square; and the largest one in a working man's house might have the luxury of two windows. Less will scarcely accomplish the object aimed at; and to do so thoroughly, the roofs must also be high, and the apartments well ventilated and commodious,—having a due regard, of course, to economy, but which an over-anxiety to secure has produced in many cases a class of houses which are sheer abortions, and unworthy of the name. The number of apartments is a question to be settled mainly by the size of the family to be accommodated. No house should contain less than two apartments, with a proportionate number of closets,—less than this being insufficient to accommodate properly a family of the smallest dimensions. If possible, the house should be so constructed that the rooms would enter from a lobby, and not, as is too often the case, the one through the other, adding discomfort to inconvenience. Proper dwellings having been provided, it remains to furnish these with the requisite conveniences and comforts, facilities for at least a *sitz* bath, &c. There is no reason why the houses of working men should have fewer conveniences than those of the upper classes. The need is as great in the one case as in the other; and, in the exercise of a wise judgment, *with an eye less for the ornamental than the*

practical, there is no good ground for denying to working men those amenities of civilized life which are necessary for the proper preservation of health and cleanliness.

In connection with this, we would raise a protesting voice against a practice which some have introduced, viz., joint or general conveniences and sinks, open to a flat or to a whole tenement, and where they are removed from the surveillance of the police authorities. Such a system, we submit, is offensive in the highest degree. It is next to an utter impossibility to keep a joint or general convenience or sink in a state of thorough cleanliness, as an amount of carelessness will be induced on the part of some of the tenants, through not having entire personal control of the convenience, leading to neglect, and consequent damage to property, thus defeating the object which had been contemplated in their erection. Modifications of this description have been introduced by capitalists, who in general had more an eye to the per cents. and large remuneration for their outlay of capital, than to the *bona fide* comfort of the working classes.\* Attempts such as these are not worthy of encouragement, as they only—though in a more limited degree perhaps—perpetuate an evil from which social reform and enlightened views

\* Capitalists, as a body, must not be expected to act otherwise. The object must and can be gained by the frugality, union, and determination of the working classes themselves.—ED.

of sanitary science have been seeking to deliver our working population.

### III. IMPORTANCE TO WORKING MEN OF HAVING HOUSES OF THEIR OWN.

That working men should seek to become possessed of houses of their own is an idea that many have scoffed at as utterly Utopian. The general importance and advantages to be derived from such an acquisition have been greatly underrated, in view of the difficulties, real or imagined, which have lain in the way of its accomplishment. Why should it be so? If it is accounted so desirable to *inhabit* a house possessed of all the comforts and amenities which our modern civilization suggests, is there any great extravagance in the idea which makes the tenant long to acquire *possession* of so desirable a residence? Assuredly not. In reference to nearly every requirement of life, a vested interest is an absolute desideratum. No one imagines it reconcileable with comfort to rent the clothes which he wears, or the culinary utensils or furniture necessary for separate domestic existence. Everything required for everyday life must be possessed in the strict sense of the term; and justly so; and, *à fortiori*, the house where the workman spends the years of his natural life, brings up his family, and which is endeared to him by many pleasing associations,—being his home, and *invested* with all those charms and attractions

which the well-constituted mind loves to contemplate. Next to life assurance,—a duty which none should neglect, and in the neglect of which an amount of criminality (we would almost say) is incurred, highly censurable in the working man, who should never neglect to provide for his family against the period of his demise, so far, at least, as his means will allow,—next to this all-important duty may be ranked the one of becoming proprietor of his dwelling. The advantages derived during life by the fortunate possessor of a house are manifold ; and at death it is an inestimable boon conferred upon his family. Wasting disease may lay the head of the household low, and death may be longed for as a release from further suffering; but the sting of the calamity is in a great measure extracted by the provision which a rigid economy and prudent foresight have secured against the day of trouble. Surrounded by a sorrowing family, the dying father's view of the future is unclouded by the prospect of the poverty and privation generally entailed upon families who, when losing their head, lose their whole dependence and support. Though they may be straitened in circumstances, he has the satisfaction of knowing that a roof has been secured over their heads ; and, if combined with the benefit accruing from a life-assurance policy, he leaves behind him the things of earth with a pang less intense, knowing that want, for a time at least, has been kept from visiting the objects of his affection.

The advantages to be derived from the possession of house-property, however, are not solely confined to the period of a man's death. During life he enjoys many advantages which can be attained under no other circumstances. The man who possesses property, or money invested with a view to the acquirement of property, has a fund ever ready to fall back on in the event of distress. Come what may,—mercantile disaster, and consequent loss of work, or protracted sickness for himself or family,—he has a resource available for support in the day of his calamity. This has been remarkably exemplified in many parts of England during the distress consequent on the failure of the cotton supply. In Lancashire alone, no less than £134,873 was withdrawn from the funds of building and other co-operative societies during 1862, the year of greatest distress. The amount of suffering this large sum prevented must have been very great indeed,—suffering which would have been greatly increased if the prudent foresight and economy characteristic of many English citizens now suddenly reduced to penury had not rendered such a large sum of money available in the hour of sore privation. An example has been set the working classes of Scotland which they would do well to follow, and in the successful imitation of which incalculable blessings will be secured as a natural consequence.

We may refer to another benefit acquired by the *working man* who possesses a house. The exercise

of political rights is a privilege desired by all free-men and honest citizens. When the possession of property, or rental of a certain amount, forms the basis of Parliamentary representation, the right to vote, or the possession of the elective franchise, must necessarily be limited in extent. To obtain these rights, the Parliamentary or municipal elector must have a stake in the country ; he must be possessed of property, and realize the importance of the rights thereby conveyed. The possession of the elective franchise, in many parts of England, formed the great, and sometimes the only incentive for acquiring real property, whether in land or houses. To secure the coveted privilege, the English workman entered on a course of self-denial and rigid economy, which has borne fruit in the formation of thousands of forty-shilling freeholds, and in the erection of many neat, comfortable dwellings, whose occupants are invested with the dignity, and surrounded with the comforts, incident to proprietorship. It cannot be that the possession of political rights is regarded with indifference in Scotland which has no counterpart in England. In a country famed for the tenacity with which her inhabitants held and fought for civil freedom, and noted for arduous struggles and immense sacrifices at the shrine of religious liberty, it is impossible that her ancient spirit can have departed, or that the fire of her enthusiasm has lost any of its energy. The Scottish peasant is unjustly deprived of the forty-shilling franchise ; but certain difficulties,

real or imagined, having been removed, there is nothing to hinder the Scottish artizan, in the enjoyment of a fair wage and constant employment, by means of frugality and economy, from aspiring to every political privilege compatible with his position as a citizen. To have a voice in the management of our national affairs, and the apportionment of our national taxation, by means of a representative in Parliament, is a right and a privilege all should endeavour to acquire. Having a stake in the country, a vested interest in the soil, the citizen rises to a sense of his dignity in the possession of political rights. With a due sense of the responsibility under which he lies to exercise those rights in reference to the good of the community, he will be prompt to judge carefully and calmly every decision or proposal calculated to excite attention. Measures, not men, will in all likelihood be his political formula ; and, his own interests as well as his neighbours being at stake, he will pause and consider before committing himself to any prescribed course of political action. Let working men become possessors of property, and the avocation of the demagogue will be gone, his career being arrested for want of the fiery element which kept it in existence. No longer disposed to be deluded by political will-o'-wisps, who have their votaries and adherents only among those who have everything to gain and nothing to lose by civil commotion, the population will be transformed into willing and interested preservers of the peace ;

and what better bulwark could be wished for repelling an invading force, and protecting the country from foreign aggression, than the strong arms and willing hearts of those whose property is endangered, and whom the instinct of self-preservation would call to arms to protect their homes from the hands of the spoiler?

The possession of household property by the working classes tends not only to better their condition in a political point of view, but socially they are elevated far above the position they previously occupied. Testimony on this head is so abundant, that it could be produced *ad infinitum*. In every part of the country where working men have availed themselves of the facilities for acquiring household property, they have increased in self-respect, and risen higher in the social scale. In illustration, we may quote the words of Mr R. A. Stephens, superintendent of the Birmingham police, when giving evidence before a Committee of the House of Commons. He says, "Freehold land societies encourage provident habits,—diminish drunkenness,—induce the working classes to invest their earnings, and behave better; so much so, that twelve years ago, when the population was 50,000 less than now, 420 policemen were necessary; but with this increase of people there has been a decrease of police; and 327 are now sufficient to preserve the peace." Such will be the results of the thrift and economy—blessings in themselves—acquired through the endeavour to become posses-

sors of property. That which at one time forms an incentive to the acquirement of political rights will soon come to be regarded as an inestimable boon in itself. The testimony in regard to Birmingham is borne out by that of other localities where the experiment has been tried, although not to anything like the same extent. The working man, become proprietor, rises to a sense of his own importance, and takes up his proper position in society,—a position he is well entitled to occupy. The acquirement of property will prove an incentive to rectitude of conduct and the formation of correct habits ; and, as a consequence, the holy influences of religion,—in other circumstances often neutralized,—will have free scope ; and the claims of the gospel, with the things pertaining to man's everlasting peace, will in all likelihood meet with a calmer and more earnest consideration, when unobscured by a life of viciousness and debauchery. Laying aside higher considerations, self-interest alone should make a man forego drunkenness, and all the other evil practices which destroy his health, sap his morality, and squander his resources. Let a course of sobriety, morality, and frugality be once entered on, and the habits of thrift, prudence, and economy thus acquired will never be forgotten ; they certainly will be transmitted to posterity ; and our beloved country will thus progress in her career of majesty and power, with a happy and contented population, rich in all *the blessings* which constitute a nation's greatness.



IV. DIFFICULTIES IN THE WAY; CO-OPERATION;  
PROPERTY INVESTMENT, ETC.

The evils of the present state of things being perfectly patent, and the desirability of improved dwellings admitted, the working man, convinced of the advantages to be derived from the possession of a proper and commodious house which he may call his own, and which may be left as a means of livelihood for a wife and family, or whoever may survive him, has next to face the difficulties in the way of supplying the desideratum. How can he reach, by what means may he attain, in the shortest possible way, the goal of his hopes ? The shortest way, certainly, is to pay down the price required at once. The yellow sovereign or the bank bill is the unfailing talisman to be employed. These are the genii who, when properly invoked, will act as the obedient slave of the magician, and lay the wealth of the Indies at the feet of his master. All, however, have not the power to invoke the genii, being destitute of the charm to whose power he must yield obedience. The cry of new lamps for old will not now avail the eager searcher. The domains of magic and the archives of legerdemain will be searched in vain to discover the lost talisman which Oriental imagination invested with such wonderful properties in the hands of the skilful. Modern chemistry also fails in discovering the philosopher's stone, whose wondrous

powers might inaugurate the *golden* age, and in the vain pursuit of which alchemy exhausted her limited stores of knowledge. But if the Eastern talisman, or the philosopher's stone, remained hidden from the eager search of the sages of antiquity, the patient investigation of the nineteenth century is bringing them to light. The ancient seekers went off the scent and mistook the trail. They are not hidden in the bowels of the earth guarded by gnomes, or in some enchanted submarine cave watched by sea-monsters or nereids; neither do they lie in some new combination, the recipe of which requires to be snatched from the custody of Cerberus. Strange to say, every one born into the world possesses this recipe; and possesses—though in varying degrees perhaps—the power to use the wondrous talisman,—a power which, however, as we see all around us, has not been extensively exercised. Common sense, and a power of judging what is best for one's own interest, is a gift, generally speaking, common to the race. Possessed in greater or less degrees by all, it undergoes various phases of development; and forms, indeed, but the motive power which influences human actions. Economy, frugality, abstinence from viciousness, and various other habits, all spring from the same motive power; and, we say, by a proper exercise of these natural instincts, the working man may ultimately become possessed of household property. In other words, by saving a sufficiency of money, and by a judicious invest-

ment of the same, the working man may soon become proprietor of his dwelling. This, of course, falls to be viewed from two very different positions in life,—positions wide as the poles asunder, and which may materially affect a man's future course of action. We refer to the married and the unmarried,—the possessor of a family, and those who are still single in life. The *ability* of the bachelor to save money is an axiom seldom questioned, it being generally taken for granted. In illustration of this, and more especially with reference to the object in view, we quote the words of a certain gentleman, who once delivered himself thus:—"I do not despair of seeing the day when it will be considered as proper for a young man and woman, at marriage, to furnish themselves with a dwelling, the fruit of their own savings, as it is now to furnish the dwelling which they rent. Why should it be deemed an incredible thing? A journeyman at twenty, with £1 per week, might deposit at an average 4s., which in a year would be upwards of £10. In ten years the amount would be at least £120. In the same way, a domestic female servant, with £10 to £12 a-year, might save £5. In ten years this would amount to at least £60. The two together, at marriage, would possess £180, or nearly £200. This would buy a house and furnish it, and form a grand beginning for the battle of life." Bravo! we say; success to the model journeyman! The more of this we have the better. If all men would defer

marriage to the age of thirty, provided always they are "weel gathered," it certainly follows, as sure as two and two make four, that a grand beginning *has* been made for the battle of life. Unfortunately Cupid does not always choose to retain his heart-wounding shafts till a man has time to save. Seriously, this subject is beset with many difficulties. There is not the least doubt that the facilities afforded in large towns for early intercourse between the sexes,—more especially where there are large works and manufactories employing young people of both sexes,—must tend to induce early marriages. It is matter for regret that these marriages sometimes take place when the principals have not a sufficiency of money to *furnish*, far less to *buy*, their dwelling ; and the consequences often are a continual struggle with poverty, and an inability to raise their heads above water, so to speak, all their lives. It is a subject of grave consideration,—a subject never yet grappled with, either by the Church or the State,—how marriage could be deferred to a certain period, and yet preserve the moral purity of all parties concerned. The advocates for early marriages are increasing in number. Parents who have the moral welfare of their children at heart are viewing with less disfavour than formerly early contracted marriages, it having been found that its undue postponement has rather a demoralizing tendency than otherwise. Still, it is before marriage that money can be saved most easily.

But, married or single, how *can* money be saved ? How can a working man save the money necessary to acquire a house of his own ? There are certain expenses which must be defrayed. The household must be fed and clothed, and the necessaries required by civilized existence must be kept up. Frequently aged parents or other dependent relations must be supported,—a duty from which no right-minded person would ever seek to resile. If the householder is a prudent man, he will have effected an insurance on his furniture, to keep up which a sum is annually required. If he has the welfare of himself and family at heart, he will be connected with a benefit society in the event of sickness ; while he will have secured an insurance, for a greater or less amount, on his own life. And, finally, if he has higher aspirations than merely vegetating like a cabbage, or living like one of the lowest animals, during the brief span of his earthly career,—if he looks forward to a higher state of existence beyond death and the grave,—the claims of religion will be all paramount, and he will see it to be his duty to give as the Lord hath prospered him, for the advancement of the Redeemer's kingdom in the world. All these claims must be met before a farthing is available for house-purchasing purposes. The difficulties in the way are sometimes great, and none are more conscious of them than working men themselves ; add to which the fact, that the wages of working men often fluctuate, while they are frequently forced to change

their workshops, and sometimes their residences, through want of work ; thus entailing a certain amount of total idleness during the course of nearly every year.

A course of the most rigid economy and self-denial must be entered on if the working man would seek to become his own landlord. Every shilling he spends unnecessarily,—and how very much is so spent!—is a large sum of money squandered ; for, if allowed to lie in the bank a number of years, the shillings would reach a goodly sum through accumulated interest. William Chambers, Esq., of Edinburgh, very happily illustrates the above idea. He says,—“A person who at twenty years of age squanders recklessly the sum of £5, will at thirty, reckoning interest half-yearly, have lost £8 2s. 10½d. ; at forty, £13 5s. 3½d. ; and at fifty, £21 12s. 2½d. On the same principle of calculation, if a person aged twenty expends needlessly,—such as on beer, spirits, or tobacco,—the sum of £5 per annum (or about 2s. a-week) till he is thirty, he will have lost £62 17s. 9½d. ; if till forty, he will have lost £165 6s. 7d. ; and if till fifty, his loss will have reached £332 3s. 10½d.” The evil habits contracted by our working men consume enormous sums of money. The last excise returns show that the total revenue derived by Government for the year from spirits and wines, home-made or imported, and from malt, barley, and hops, to be used in the manufacture of liquors, was £19,401,452,—an enormous sum, more espe-

cially when we take into account that it was derived only from liquors to be consumed in the united kingdom. If the money consumed by our working men on these liquors had been expended in a proper manner, what a great amount of good might have been accomplished! It is a trite remark, "Take care of the pence, and the pounds will take care of themselves." Let working men refrain from tobacco and spirits,—consigning these articles to their proper custodiers, the medical faculty,—and the money previously spent on these unnecessary indulgences will make a good commencement for purchasing a house. The grand principle of animal life is the same over all creation. There is no reason why a man should force his body out of its normal condition, and have more natural wants than a horse or a dog, which are perfectly satisfied with necessary food and drink. Let our working men turn total abstainers, and a grand beginning has been made in the way of acquiring property, besides an assured exemption from many diseases to which the frame is in other circumstances liable.

There is a very important element which one is sometimes apt to overlook, but which, when duly appreciated, goes a great length in breaking down seeming barriers in the way of acquiring house property. The great object of property investment societies is the conversion of rent into capital,—thus enabling a man to become his own landlord by a series of payments not much greater, perhaps,

than what he has been paying by way of rental, said payments extending over but a limited period of years. The advantages of this system are great. The working man may pay rent all his life, and yet be no nearer the acquirement of property, so far as the money paid by way of rental is concerned, than he was at the time when he first commenced housekeeping. The money spent this way would amount to a prodigious sum in the course of a lifetime, supposing it had all along been judiciously invested. Even in the course of ten years, the interest, irretrievably lost, which might have been derived from judiciously-invested rental, is startling to consider. A seeming rental of £10 a-year is in reality a rental of £10 10s., were the money on loan at five per cent.; and in the course of ten years, calculating interest upon interest, as well as interest upon capital, the amount lost to the working man, after deducting the £100 actually expended by way of rent, would be upwards of £28. In other words, the working man pays away, in the course of ten years, more than £128 for the privilege of occupying a house, and finds himself not a whit better off than when he commenced; and, to retain possession of the house, the same ruinous process must be repeated over and over again. Property investment has for its object the remedying this anomalous state of matters. Its language is,—Here is money, enormous sums of money, annually spent by working men, which, so far as real profit is concerned, is actually thrown

away. This money, judiciously applied, could be made productive of lasting benefit, and ensure for the toiling artizan a home he can call his own,—a bulwark in the day of trouble, a stay and support amidst the increasing infirmities of years, and a means of livelihood for those who survive him when he is removed from this transitory scene.

Another important item, and one not to be lightly overlooked, is to be found in the amount of money annually deposited in our Savings' Banks. The last returns which have been rendered by them over the country exhibit a sum of £38,697,205 to the account of 1,580,359 individual depositors; while the last available returns of the Post-Office Savings' Banks exhibit a sum of £735,253, to the account of 91,965 individual depositors. Altogether, there are 1,672,324 persons in Great Britain and Ireland who have deposited in Savings' Banks the sum of £39,432,458,—a sum far exceeding the whole monetary circulation of the country. Judging from the smallness of most of the individual sums, and the great number of depositors, it is apparent that they mostly belong to the industrial classes of the community; showing that there is not only a willingness, but an ability, to save, and that our industrial population possesses in no small degree the means of self-elevation in the social scale. The question here arises,—Is the large sum previously indicated laid out to the best advantage on behalf of our industrial classes? Is three per cent. the maximum productiveness of

that immense sum which has been deposited in our Savings' Banks on the ground of national faith and commercial security? Surely not. When capitalists and speculators realize handsome returns for their money by judicious investment, is there any reason why the capital of working men should, comparatively speaking, be so unproductive? If capital which is in comparison so insignificant can command such influence, and have such an important bearing on the welfare of the community, what a mighty influence might thirty-nine millions of pounds sterling exercise, and what a potent agent for accomplishing great results if judiciously applied! Here is money, immense sums of money, possessed by our working classes, lying dormant for want of an agency to direct it aright into those channels which would be most productive for its possessors. The agent desiderated is *co-operation*. This is the lever, as some one has said, calculated to raise the working man in the social scale, and whereby he may not only benefit himself, but all dependent on him, besides diffusing a beneficent influence around. The co-operative principle is not a modern idea. Its genesis is enshrouded in the venerable mantle of antiquity, and dates from the time when man found he had to place dependence on his fellow-man,—when it was discovered that union was strength, and that, when united, great results could be accomplished. Co-operation is aptly illustrated by *the old fable of the dying father who invited his*

sons to break a bundle of sticks through the centre. Their efforts having proved unavailing, they were directed to untie the bundle, and, taking each stick singly and by itself, the accomplishment of the task was easy. "Now," said the dying man, "singly you are feeble, but united you are all-powerful." So in the case of co-operation. Divided, and acting independently, working men and their capital are powerless to produce great results ; but combined, and acting together with one common purpose, they are all-powerful. To operate successfully, and unite with one common bond and interest their labour and capital, mutual trust and forbearance are necessary : they must be true to themselves and to each other, to carry out their schemes to a successful issue.

The late Archbishop Whately has designated three objects to which the principle of co-operation may be applied : 1. The building of houses ; 2. Procuring cheap food ; 3. Making money. It is not our intention to discuss the working of the co-operative principle as applied to the second and third objects indicated by the late Archbishop. In these two instances, and more especially in the third, there is ample scope for discussion. Whether it is in accordance with sound principles of political economy for a number of one trade or profession not only to combine and become their own capitalists in the department in which they are more immediately interested, but also to become producers in other departments of manufacture,

and thus enter the market as competitors with class-producers for public patronage, we leave to others to determine. Neither is it our province to discuss the workability, or the reverse, of the purely co-operative principle, where the shareholders are also the immediate producers, as distinguished from the joint-stock-company principle, where the investors only derive a per centage on paid-up capital. Though our business lies more immediately with the first object, as already indicated, to which the co-operative principle may be applied, it may be desirable to demonstrate the workability of the principle, by giving a few notable examples illustrating the other two branches of the subject. Avoiding the discussion of abstract principles, which sometimes may be aptly illustrated by the game of battledore and shuttlecock, and looking at the practical results of a principle entirely free from the trammels of metaphysical speculation, by presenting tangible embodiments of accomplished facts, we are prepared to judge of co-operation by its results, and survey the attractive appearances exhibited by successful efforts in its development, and the lasting benefits to be derived through the auspicious combination of labour and capital.

It is more than half a century since the co-operative movement, in the modern acceptation of the term, began in this country. Imperfect at first, it had to make its way amid many discouragements, and in some cases disastrous failure. Un-

like the rest of animated nature, man improves upon the example of his fellows; and what may be fraught with dire calamity to one generation of men, because of imperfect information, may prove the soundest of lessons to that which follows. Co-operation in all its branches has been undergoing a testing process, and the experimental trials have not proved fruitless. Rich in the lessons of the past, co-operators know many of the rocks they ought to avoid, and the gratifying results have shown the soundness of the principle, and the practicability of its development.

One of the best examples of the co-operative movement in the present day is afforded by the Equitable Pioneers' Society in Rochdale. The flourishing condition of the Rochdale societies is well known, and has been often referred to ; but this paper would be incomplete unless they were thus particularized. The one referred to appears to have been the best conducted and most successful of the many thriving societies in that town. In a lecture recently delivered by Mr Hastings at a co-operative meeting in Worcester, he says, in reference to the equitable,—“Twenty years ago some working men in Rochdale, twenty-eight in number, united together for the purpose of opening a provision store. They opened with a stock so small that, in the language of one of themselves, it might all have been wheeled away in a hand-barrow. Its value had risen to thousands. The little store had become a large mercantile estab-

lishment, supplying a large proportion of the population with their daily requirements. They had added a large corn-mill, and also a manufactory, a cotton-mill, where cotton was spun and fabrics prepared, precisely the same as in any of the large mills started by private enterprise in Lancashire. Three years ago the weekly sales of this society amounted to £27,000, while their business transactions amount to £150,000 annually."

Another marked example of successful co-operation is afforded by the Leeds District Flour Mill Society, which was formed in 1847, having for its objects to "purchase corn as cheap and as good as possible, and manufacture flour for the members only, which shall be delivered to them at as near prime cost as possible." The value of each share was fixed at a pound or upwards: the payments to be not less than one shilling weekly. In three years their capital amounted to £3443, subscribed by upwards of 3000 members, while the cash realized from goods sold amounted to £62,110. Subsequently the progress of this society has been one of uninterrupted success; and it now possesses a mill capable of grinding for 50,000 people.

Mr Tidd Pratt, the Registrar of Friendly Societies, according to his last returns, has registered 521 co-operative societies in England and Wales alone. According to the Parliamentary returns in December 1862, regarding 332 of these societies, it appears that there are 90,458 members connected with them, holding 351,613 shares,—the subscribed

capital amounting to £425,315. The outlay for goods in the year 1862 amounted to £2,067,867, on which was realized a profit of £165,770,—the cash acquired by sales being £2,331,650. It must be borne in mind that these figures only refer to about a third of the number of co-operative societies in this country. It is supposed that there are nearly 900 such societies, numbering 200,000 members, and with a capital of over a million sterling.

The extent of the movement may be judged from the fact, that not only in England, but on the Continent also, has the co-operative movement been in repute. It would seem, indeed, as if the working classes on the Continent had not only appreciated the co-operative idea better than the inhabitants of this country, but had also set themselves with greater zeal and determination to work out the principle in its practical details. In Paris alone upwards of 200 co-operative associations, with between 9000 and 10,000 members, have sprung into existence within the last thirty years. Nearly every trade and profession is found to be represented, from cooking up to printing. Of the latter there are four associations, while of the former there are nearly fifty,—indicating (one cannot help noting) in a marked manner the gastronomic necessities of our Gallic neighbours. In Germany, it has been stated, there were last year (1862) about 900 co-operative societies, consisting of 140,000 members, and possessing a paid-up capi-

tal of £300,000 and £1,200,000 of borrowed capital, making £1,500,000 of working capital. The same year they did business to the amount of £4,500,000.

The examples given amply illustrate the successful working out of the co-operative movement,—a movement which, if still successfully conducted, seems destined at no distant date to change very materially the present relations existing between capital and labour. What position the co-operative movement may yet occupy in this country it is at present almost impossible to foresee. That radical changes will occur seems to be undoubted ; and the new problem to be solved in the future of our political economy will prove interesting material for a new chapter in the history of the science. However interesting it might prove, we are precluded from indulging in speculation. Our province is more that of the recorder of facts, —more that of the demonstrator,—than the theoriser. Having shown by incontrovertible facts and statistics the possibility of working the general co-operative principle successfully, we would now direct attention to the practical working of the same principle as applied to the acquirement of house property, whether by way of property investment or co-operation.

It may not be generally known, but it is nevertheless true, that to Scotland belongs the honour of having produced the first property investment society. It was instituted as far back as 1815, under the auspices of the Earl of Selkirk, in Kirk-

cudbright. The hearty and willing support it received spread the spirit of emulation, and resulted in the establishment of like institutions in other places. Similar societies were soon formed over a great part of the west of Scotland, from whence they spread to Liverpool, Birmingham, Manchester, and other large commercial towns, and subsequently to London. In some of these places, especially in Birmingham, the progress and extension of property investment societies has been very remarkable. In that town alone there are no less than thirteen or fourteen such societies, the membership of which comprises somewhere about 10,000 individuals, and the moneys annually invested reach the startling amount of £150,000. Their operations are not exclusively confined to the building of houses, or advancing money for the same purpose. The purchase of land forms one of their objects as well ; and when an estate is thus acquired, it is broken up into convenient plots for building purposes, and then either sold, balloted amongst the members, or offered for moderate premiums. As descriptive, to a certain extent, of their mode of operation, we quote from the lecture by William Chambers, Esq., to which we previously referred. He says,—“ Both land and building societies are framed on the principle of shares, varying in amount from £10 to £150 ; and the instalments paid fortnightly bear reference to the value of the shares taken ; the amount of the instalment being increased as soon as a property has

been assigned. A person being a member of a land society to which he has paid a certain sum may, on procuring an allotment, get a building society to pay the balance of the price, and further lend the money necessary to build a house, taking a mortgage for the whole sum advanced, to be redeemed, with interest, by instalments. There is, however, no obligation for a member of a land society to deal with any building society. He may pay up the price of his allotment, and also build from his own funds. The building society likewise lends money on mortgage on houses already built, and which may have no connection with land societies."

As in Birmingham, so in Wolverhampton, the focus of the iron trade, the same desire has been exhibited by the working classes to join property investment and building societies. In reference to this town Mr Chambers also states, "that the land and building societies of Wolverhampton now number 4794 members, have purchased 150 acres of land, made 1343 allotments for houses, nearly 900 of which are built; and that their gross receipts up till this time (1862) amount to £173,989."

The Halifax Building Society is another successful effort in the same direction. Established for the purpose of lending money on freehold security, for which they exact interest at the rate of 5 per cent., they have, in the past ten years of its existence, lent £206,783 on mortgage securities.

*The value of the shares taken up during the same*

period amounts to £227,000 ; and in the deposit department they have received £142,372, the depositors of which receive interest at the rate of 4 per cent. It is worthy of notice also, that these transactions have all been conducted, as the directors boast with pardonable pride, without one six-pence of loss to the society. Through the aid of the large-hearted and public-spirited mayor of Halifax, they have been enabled to acquire an estate, on which they propose erecting 170 dwellings, the prices of which, when finished, will range from £160 to a few at £400. The ease with which a sober and saving artizan may acquire one of these houses is remarkable, and is set forth most felicitously in their printed prospectuses.

The Edinburgh Co-operative Building Company (Limited) affords a fair illustration of the working of the principle. Originating in a dispute between the masters and the men, the masons of Edinburgh have inaugurated a movement which, if not as yet attracting that amount of public patronage at first expected, is at least bringing into the market a class of houses which, for commodiousness and cheapness, bid fair to eclipse all the previous efforts of speculators and societies in catering for the wants of our working classes in their clamant demands for improved household accommodation. The objects which the Company have in view are, as stated in their articles of association, "the carrying on the business of building in all its branches, including joiner-work as well as mason-work, and

every other work incidental or conducive to the business of building in all its branches, and that either by contract or speculation ; including the acquisition, either by purchase, lease, or other tenure, of house property and of land, for the purpose of erecting thereon houses and other buildings." Started in May, 1861, with a nominal capital of £10,000, divided into 10,000 shares at £1 each, it began with 70 shareholders, holding 160 shares. The number of shareholders is now (November, 1863) 500 ; and the number of shares taken up, 2800.\* The paid-up capital amounts to about £2800 ; and at the first division of profits they declared a dividend of 10 per cent. In connection with this, one very interesting feature deserves to be recorded. All the shareholders are *bona fide* working men, from agricultural labourers up to first-class artizans ; and on the declaration of the first realizable profits, instead of grasping, as they might have done with pardonable eagerness, at their 10 per cent., nearly the whole of the members invested their interest in the purchase of new shares,—a lively instance of their faith in the security and stability of the association.

As was to be expected, our continental neighbours have not been behind in the race of mutual improvement. With that instinctive acuteness so characteristic of our French allies, and that readiness to give a practical turn to a new idea, so foreign to the phlegmatic habit of mind natural

\* The result is now much greater.—ED.

to our own countrymen, in 1848 fifteen masons in Paris resolved to start a co-operative association. They began by laying past a fifth part of their weekly wages, which, forming a common fund, soon reached a considerable sum. This enabled them to contract for small works. Business increasing, they took in hand much larger ones ; and they have contracted for and executed some of the largest and finest buildings in Paris. The society now occupies a position of considerable eminence, being, in fact, one of the largest building firms in that city.

The best commentary on the soundness of the principle of property investment is to be found in the remarkable progress which has characterized the movement in this country. Early attracting the attention of the legislature, the principles on which these societies were founded underwent a rigid investigation by a parliamentary committee appointed for that purpose. As was to be expected, their report proved a favourable one ; and, as a result, the Act 6 & 7 Will. IV., cap. 32, was passed for their encouragement and protection. Since the passing of this Act, the progress of property investment societies has been very great, as will be seen from the following sentence extracted from a prospectus issued by the Standard Investment Society of Edinburgh :—“Mr. Scholefield’s parliamentary return, presented to the House of Commons in 1856, enumerates 2600 societies whose rules had been certified and enrolled, with

an accumulating capital of upwards of seventy millions, and an annual income exceeding six millions. Since 1856, more than 400 additional societies have been formed ; and at the present date the entire capital may be set down, in round numbers, at 100 millions sterling, while their annual income exceeds ten millions."

As an illustration of the business transacted by these societies, we would refer to the progress of the Standard, which commenced business in Edinburgh in 1857. In the fifth year of its existence (1862) its income was £62,720 ; and during the same period, viz., from 1857 to 1863, it has advanced on heritable securities the sum of £103,655,—most satisfactory progress, and which, as the directors say, exceeds by several thousands of pounds the business transacted by any other investment society in Scotland.

By the instances already adduced, we see what has already been done ; and with such noble examples before us, is there any reason why the same may not be repeated, aye, until every working man has got a house he can claim as his own possession ? That the principle of co-operation is workable has been amply demonstrated ; and all that is requisite is for our working men to avail themselves of the advantages with which it is so manifestly pregnant.

What is wanted to accomplish like desirable results is *union*, without which there can be no available strength. In our previous remarks on

the difficulties which lay in the way of working men acquiring household property, it was amply demonstrated that there was abundance of money available for such a purpose. The large sum spent by our working men on luxuries,—all of them useless at least, and some of them positively dangerous to health,—the immense sums lying at the credit of our working population in the Savings' Banks, and the continuous system of paying rents, which resembles the action of an open sore on the incomes of our working men,—all together form a mighty fund, which surely could be turned into more productive channels than it has been hitherto. In regard to the property investment societies of Birmingham, it has been found that at least 90 per cent. of their members are working mechanics, whose weekly wages vary from 12s. to £2 ; giving an average of from 25s. to 30s. over the whole. In paying off their liabilities to the society, in the laudable attempt to become owners of their own dwellings, it is plain a great deal of the most rigid economy must be exercised ; and the homely Scottish proverb (would that its teachings were more reduced to practice in the land of its nativity !) “A penny hained is a penny gained,” would seem to be an integral principle in the domestic management of the thrifty English housewife. What is done in the sister country might surely be done in Scotland, more especially when national taste indicates, upon the whole, a cheaper, though quite as wholesome a system of culinary preparation

as what generally prevails in England. There are cases within our own knowledge in Edinburgh where domestic expenditure has been so reduced as to admit of a fifth, a fourth, and in some cases a third part of their weekly incomes being appropriated for property investment purposes ; and in others, where families have stinted themselves of the necessaries of life, struggling against adverse circumstances, to accomplish the same object. On this we make no comment : we simply relate the facts, and let them speak for themselves. Notwithstanding every difficulty and every objection which the least sanguine feels inclined to raise, the ease with which household property may be acquired through means of property investment societies is very remarkable. Whether the mode resolved on be that of mutual co-operation between a greater or less number of the men themselves, or simply by off-hand purchase from a building society, the facilities are the same. Some of these societies advance money to within £5 of the sum necessary for the purchase of a house ; and thus a working man with only £5 of ready money can at once enter on possession of his prospective property. We have known cases where, by the simple deposit of 10s., the like advantage has been secured ; so that, however desirable it might be in itself, the want of ready money need not form a barrier in the way of the artizan becoming his own landlord. As previously mentioned, the great object of property investment societies is the conversion of rent

into capital. This, as was also shown, opens up a prospect of acquiring house property in a comparatively easy manner. In fact, it savours of absolute folly for a man to be throwing away £8 or £10 of his money, year after year, for the privilege of residing in a house,—continuance in which, after all, may be only problematical should a more suitable tenant appear, or should the whim of the landlord decree otherwise,—when, by paying the same sum, or at least a very little more, for a limited number of years, he would acquire an inalienable right to his own mansion, sit rent-free for the remainder of his life, and become possessed of the means of support for his declining years.

Apart from the question of rental altogether, however, there are many of our industrious artizans who could, in the course of twelve or fourteen years, purchase houses through means of their savings alone. The immense sums lying in the Savings' Banks to the account of our working classes is sufficient of itself to suggest the feasibility of the idea. The toiling artizan, who has acquired his hard-won earnings by the sweat of his brow, is extremely chary of directing into new, and to him untried channels, the money he has saved and carefully laid past against the day of adversity. All along, the Savings' Bank has enjoyed the monopoly of being regarded as the safest and most profitable mode of investment; and all other rivals for popular favour are sometimes apt to be viewed with suspicion. The feeling is na-

tural ; and the adage, "As safe as the bank," has passed into a proverb. Like many other things not sufficiently known, however, the proverb is rather fallacious, at least in regard to the Savings' Banks. However convenient these banks may be for the purposes of ready deposit and withdrawal, they do not possess that infallible security with which depositors have supposed them invested. Certainly, the principle on which they are founded is that of *national security* ; but that security is only insured for those sums with which the National Debt Commissioners have been intrusted. There is no security whatever for those moneys which the directors of these institutions have not transmitted to the Government. There would seem to have been an unfortunate omission somewhere, so far as the safety of depositors is concerned ; for although the Act requires them to satisfy themselves that all the sums paid into these banks have been transmitted by the directors to the Government, it is perfectly plain that, in regard to the mass of the depositors, the provision is one of practical inutility. Besides, the interest allowed, not exceeding three per cent., is not an adequate return for money, when there are so many much more profitable modes of investment soliciting patronage. Let the saving artizan examine the subject well in all its phases, and his unbiassed judgment will lead him to invest his savings without delay in substantial house-property. *If he is able to lay past in the Savings' Bank five*

shillings per week on the average, in twelve years it will amount to £156; while the accumulating interest on that sum during the same time will be, in round figures, £31. Had this same five shillings a-week, however, been paid to a property investment society, by way of redeeming the price of a property, he would, at the end of the same number of years, have been in possession of a house yielding £10 or £12 of yearly rental. The altered position of affairs is such, that it requires only to be looked at to render the conviction of its greater desirability complete. The saved money, with its accumulated interest combined, only amounts to £187, which, if allowed to remain in the bank, even at the rate of three per cent., will not produce £6 of interest yearly. Whereas, had the original £156 been invested in the purchase of a house, at the end of the twelve years (during which the bank interest had only amounted to £31) it would have been producing interest at the rate of £10 or £12 a-year,—paying up what the bank would then have given as interest in the course of four other years, and every year thereafter returning a double rate of interest over and above what it was possible for the bank to pay. But even this does not exhibit completely the state of matters. If, instead of depositing five shillings per week for twelve years in the Savings' Bank, and receiving only three per cent., the same sum had been devoted to the purchasing of a house, during these same twelve years (from the time the

investor had paid his first premium) he would have been drawing £10 or £12 of yearly rental from his newly acquired house, had it been in the possession of a tenant. The accumulated rents of twelve years would amount to £120 ; and this sum, had it been deposited in the Savings' Bank, would have obtained something like £20 or £24 by way of interest. This would have been, in round figures, £140. So that, by the judicious investment of his original five shillings per week, the thrifty artizan may not only acquire a property which produces £10 or £12 a-year, but also realize the sum of £140, which he could not otherwise have had, and which is available for the same profitable or other modes of investment,—a course which, we venture to predict, he will not be slow to enter upon. In other words, the industrious artizan, by judiciously investing his savings in house-property, may certainly realize at least twelve per cent. on his hard-earned money, instead of the paltry three per cent. paid to depositors by the Savings' Banks. The same remarks also apply, to a certain extent, to those cases where the intending proprietor occupies the house himself, and seeks to redeem the purchase-money by termly payments in lieu of rental. The facilities for acquiring house-property in this manner are very great. The sum borrowed to purchase a house may be liquidated by an annual rent-charge extending over a limited period of years : in some instances the payments may be spread over twenty-five

years. By this means, parties whose incomes are small are enabled to acquire property by the adoption of a moderate system of repayments,—a longer process, certainly, but not the less sure on that account. So that by simply paying a rent—which may be raised in amount, or bought up at pleasure, according to the capacity of the borrower—for a limited period of years, the working man may soon become possessor of his own little dwelling, and thus be enabled to sit rent-free all his life thereafter.

There is, however, an objection which has been urged against this mode of investment, viz., the possibility of becoming unable to continue the payments required to liquidate any loan which may have been received from a property investment company. This is a circumstance we would deprecate exceedingly. Apart from the money loss suffered by the failing investor, the violence done to his feelings in the cup of hope being so rudely dashed from his lips, the severance of those ties which connected his aspirations with the future, and the inability to reach that goal to which his struggling steps had been directed, is great indeed. Such a calamity is to be deplored. If the quitting his own house, and retiring to a smaller and cheaper one, be a measure insufficient for the preservation of his property, the unfortunate investor has the inward satisfaction at least that he has endeavoured to do his duty, and, though circumstances have proved adverse, may yet be enabled

to breast successfully the waves of misfortune. In these cases, one of two modes is generally adopted by societies advancing loans: either the property is assumed by the society, and the premiums already paid returned with a certain deduction, or it is sold off by the society at the risk of the defaulter, the claims standing against the property liquidated, and the remaining money handed over to the unfortunate borrower.

There is another thing which must not be left out of calculation, viz., the uncertain duration of human life. At all times its tenure is precarious, and the vital cord may be cut very suddenly, and at a time when least expected. The issues depending on the life of the head of a family are always momentous: failing health, a sick-bed, and death, often bringing in their train poverty and much suffering. The arm which toiled late and early now toils no more; and the joyous spirit which nerved those physical powers,—which rejoiced to provide for the temporal wants of a loving and confiding family,—no longer animates that bosom which heaved responsive to the joys and sorrows of the objects of its love. If his death takes place in the midst of a struggle to secure his little property,—the house he so earnestly longs to call his own, and which may be left as a means of support to his family when he has been removed from this changing scene,—the wreck of his hopes, alas! will be but too complete, and all *his* previous exertions rendered abortive for the

production of any lasting benefit to his bereaved wife and sorrowing children. If means can be devised whereby the property may be secured in the event of such a calamity, it is a duty incumbent on the head of every family to avail himself of its provisions: in fact, its neglect savours of culpability. What is wanted to render the acquirement of property by the payment of an annual-rent charge a safe speculation is life-assurance. No one desirous of purchasing a house through a property-investment society, the requisite loan, repayable by instalments, extending over a number of years, should ever engage in such a transaction without having his life insured for such a sum as would be sufficient at least to clear off his liabilities in the event of premature death. The safety of his position, in fact, cannot be in any other way secured. The advantages afforded by life-assurance are fully appreciated by the middle and upper classes of society, as the number and extent of the transactions undertaken by such associations amply testify. To secure like benefits,—at least the benefits necessary to accomplish the object desiderated,—is, generally speaking, out of the power of the working man. The premiums are heavy, and must, of course, be continued over a lifetime; and in regard to those associations which do issue short-term policies, the premiums required are far beyond the reach of the majority of the working classes,—more especially those who may have embarked in a property-investment undertak-

ing, when to endeavour simultaneously to secure a life-assurance policy at the existing rates of payment would add very considerably to the price of the house sought to be acquired. Undoubtedly a short-term policy is a feature which at once suggests itself as suitable to meet outstanding liabilities, should death take place within a given period of time; but unless some provision is made whereby the necessary premiums may be reduced in a proportionate manner with the decreasing liabilities, so that when death does take place, the value of the life-assurance policy may be no greater than sufficient to liquidate all claims against the property, the scheme is in great measure shorn of any attractions it might possess. We are not aware that investment societies in general have endeavoured to reduce to practice the idea already broached. A trial of its working would lead, we are convinced, to its general adoption. One society at least (the Standard Investment Society of Edinburgh) has the scheme in full operation. For a trifling premium this society issues life-assurance policies, covering the entire sum which may be borrowed, or any portion of the instalments remaining unpaid, at the borrower's death. To give an idea of the working of the scheme, we extract the following from their published tables:—"A person aged 25, by making an annual payment of £1 0s. 1d. for the first year, 19s. 3d. for the second year, 18s. 4d. for the third year, and so on, will secure to his widow or heirs £100 should he die

in the first year; £94 18s. should he die in the second; £89 10s. 10d. should he die in the third; and so on till the fourteenth year. Or he can secure the same sums by paying down £7 6s. 2d." Here we find that the borrower of £100, by paying down at once the sum of £7 6s. 2d., secures the liquidation of his debt at any time over a period of fourteen years, provided, of course, the payment of his annual-rent charge has all along been duly rendered. Or, again, he may prefer the yearly instalment process, by which the same object is accomplished, though at a rate slightly in excess of that of the other. Such advantages require only to be known to be thoroughly appreciated. By the payment of a very trifling sum indeed, it is within the power of the working man struggling to acquire a house of his own, to derive peace of mind during life; and, in the event of his premature death, the satisfaction that his longed-for property will not be lost, but secured for his sorrowing family, who will be possessed of the means of support and independence when the arm which previously fought on their behalf the battle of life lies mouldering beneath the clods of the valley.

Having now touched on most of the topics which lie legitimately within the scope of the present paper, we leave the matter to the attention of our fellow working men, convinced that if the subject receives the calm and earnest consideration which its importance demands, new features will be in-

troduced into the social economy of our every-day life, and a brighter and a better prospect, pregnant with many blessings, will gild the horizon of the future of our working population.

THE END.

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